First Quarter 2011

FLORIDA HOSPITAL CREDIT UNION

CU BRIEF

Time for FHCU's Annual Meeting!!

March 15, 2011

7:00 P.M. **BUSINESS MEETING**

Ginsburg Tower

The Florida Hospital Credit Union will hold its annual meeting on March 15, 2011 in the Ginsburg Tower of Florida Hospital, 601 East Rollins Street, Orlando, FL. Light refreshments will be served at 6:30 P.M. and the business meeting will start at 7:00 P.M.

We hope to see you there!

FLORIDA HOSPITAL Credit Union

Serving your financial needs since 1955.

Special points of interest:

- **Annual Meeting**
- **Nominee Biographies**
- **A Message from the President**
- **Partner Spotlight: CU Member's Morgage**
- **Fee Schedule**

MAX (24 hour Audio Response System)

(866) 303-9596

Florida Hospital Credit Union Website

www.fhcu.cc

BRANCHES

Member Service:
(407) 303-1527

Administrative Offices
115 Boston Avenue Suite 2400
Altamonte Springs, FL 32701

Main Branch
601 E. Rollins Street
Orlando, FL 32803

Altamonte Branch
601 E. Altamonte Drive
Altamonte Springs, FL 32701

East Orlando Branch
7727 Lake Underhill Drive
Orlando, FL 32822

Maitland Branch
900 Winderley Place
Maitland, FL 32751

Waterman Branch
2100 Waterman Way
Tavares, FL 32778

Winter Park Branch
200 N. Lakemont Ave.
Winter Park, FL 32792

Nominee Biographies

At the meeting, members will elect three (3) individuals to the Board of Directors. Each primary member present will be able to cast three votes for the slate shown below. The primary member is defined as the first signer on the signature card. The person who signed as "joint owner" is not the primary member and cannot vote.

The Nominating committee has announced the following slate. At the meeting, primary members will vote for three (3).

KAREN SCHIMPF: Karen is the Director of Corporate Compliance for Adventist Health System. Previously she was with Florida Hospital for 31 years. During her tenure at Florida Hospital, she worked in Patient Financial Services, DRG Management, Systems Development and Corporate Compliance. She holds a graduate degree in Health Care Management and is a Certified Healthcare Quality Professional. Karen serves on the Board of Directors for the Downtown College Park Partnership and the state and local associations of the Florida Association for Healthcare Quality. In addition, she has served as the chair of her church's Finance Committee and Personnel Committee. Karen has served on the Florida Hospital Credit Union Board for three years. Karen is married to Peter Schimpf.

GREG EDRIS: Greg has worked for Florida Hospital for 17+ years. The first ten were spent in Process Improvement and in various roles in Finance ~ Analyst in Process Improvement, Financial Analyst, Lead Accountant and Finance Manager for Celebration/Kissimmee. Greg spent 5 years as the Assistant Director in Materials Management and has spent the past 2 years as the Director. Greg holds an MBA from Webster University and is a member of the Association for Healthcare Resource & Materials Management. He was a member and chair of FHCU Supervisory committee for 3 years and has been a board member for almost four year. Greg is an active volunteer with Sheperd's Hope. He is married to Tricia and they have 2 sons, Tyler and Brandon.

KRISTIN SAGERT- Kristin has been employed by Florida Hospital for the past 24 years. During her healthcare career, she has worked in Nutritional Services, Patient Access/Patient Financial Services, Florida Physician Medical Group, Celebration Health Medical Group and is presently the Director of Ancillary Financial Services. Kristin is a member of the National Medical Group Management Association, Central Florida Management Group Association, American College of Medical Practice Executives, American Association of Procedural Coders and American Ambulance Association. Kristin has served on the Florida Hospital Credit Union Board for three years. Kristin has two children and two stepchildren and is married to Mark Sagert.

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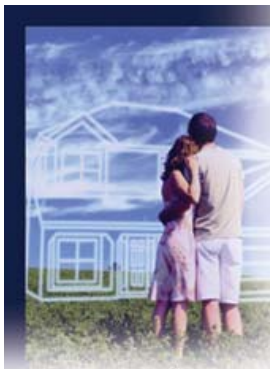


Dreaming of a new home?
Apply online
www.fhcu.cc

VISA rates as low as 9.99% APR!
go to www.fhcu.cc to learn more!

Our mission: "To empower members to achieve their financial goals."

Our Vision: "To be a Member friendly financial institution, adapting to our Members needs while responsibly growing our assets.

Our commitment: "The Florida Hospital Credit Union is committed to honesty, integrity and service excellence."

A Message From the President

Florida Hospital Credit Union conducted a member survey from June to August of 2010. As a result, we received valuable feedback from many of you. Your feedback is vitally important as we introduce new products and services to better meet your financial needs.

Below are some of the survey results:
The preferred delivery channel for many of you was Branches followed by the Internet.

The primary Branch location that is utilized the most is the Main Orlando location.

Most members are *very satisfied* with the courtesy of staff, the knowledge of staff, the speed of service and the range of services offered.

Many of our members are not aware of the products and services that the credit union offers.

I want to take a moment to re-introduce you to the many products and services that we have added in the last two years.

1. **Major upgrades to automated response unit (Maxxar) Free to members**
2. **New Altamonte branch location**
3. **On-line bill pay. Free to members**
4. **Installed two (2) new ATM's located at Florida Hospital South Campus. Free to members**
5. **New Kids club accounts. Free to kids**
6. **Personal Identification Number (PIN) enhancement. Free to members**
7. **New mobile banking. Free to members**
8. **New express loan application. Free to members**
9. **New quicken and money downloads for home banking. Free to members**
10. **New savers choice account.**
11. **Numerous software upgrades. Free to members**

In addition to the above mentioned products and services, many members did not know that their Credit Union offers visa credit cards, short term loans, electronic statements, money market accounts and mortgage loans.

The Credit Union Board of Directors, management team and staff have worked diligently on expanding the product and service offerings to our members while absorbing nearly all of the costs. We understand that it is not financially possible to have a branch at every campus; however it is possible to offer fast and efficient service via electronic means seven days per week and twenty four hours per day. I personally want to thank you (our members) for your loyalty and support of the Florida Hospital Credit Union. We exist to serve you. Thank you.

Ring in the New Year with a NEW Credit Card Rate! FHCU has Visa® Credit Cards with rates as low as 9.99% APR*!

Say goodbye to 2010 and high interest rate credit cards. Our Visa Credit Cards offer a APR as low as 9.99% and other great features like:

-Online access -Falcon Fraud Protection
-No Annual Fee -Emergency Card Replacement
-24 hour Assistance for Lost/Stolen Cards

APPLY ONLINE OR IN A BRANCH TODAY!!

*Annual Percentage Rate. Rate displayed is for Visa Platinum and is based on certain credit-worthiness criteria

Partnering

Florida Hospital Credit Union has partnered with CU Members Mortgage to assist members with their mortgage needs. This partnership combines two experienced credit union member service providers. FHCU has been servicing its members since 1955. CU Members Mortgage is a credit union specific lender with more than 25 years experience working with credit unions. Together we work hand-in-hand to offer a comprehensive selection of loan programs with competitive rates and flexible terms.

With one of the most sophisticated online systems in the industry, CU Members Mortgage offers Florida Hospital Credit Union the ability to deliver a fast, user-friendly loan application that gives members a decision in minutes.

Members can find out how much of a mortgage they can afford and estimate their closing costs without ever leaving their home or office. A complete home buying glossary and other information in easy-to understand language makes the loan application process simple, from pre-qualification to final closing.

Flexible down payment options and terms give you the widest range of choices:

- Conventional Loans
- FHA Loans
- VA Loans
- Fixed Rate Loans
- Adjustable Rate Loans
- First-Time Buyer Loans
- Jumbo Loans
- Refinance

Take advantage of this partnership today.

RATES ARE GREAT!!

CU Member's Mortgage is waiting to help you take advantage of those rates! Whether you want to refinance your current home or make your dream come true with a new one. CU Member's Mortgage and FHCU are here.

Service You Can Count On

CU Members Mortgage provides a strong foundation for credit unions to build a mortgage department members can count on. For more than 25 years, we have watched many changes take place in our industry. Through these ups and downs, we've resisted fads and stuck to our strength: putting and keeping members in homes with affordable loans, at fair prices and terms. We know our business and because we are a privately-held company by choice, we don't answer to thousands of stockholders and the whims of Wall Street. Being privately-held keeps our focus on our core business- helping members.

CU Members Mortgage is part of a federally-chartered institution that did NOT receive any bailout money through the Troubled Asset Relief Program (TARP), because we didn't need to. When you run a business with integrity, the bottom line takes care of itself. While other mortgage providers have shut down or scaled back, our credit union business has flourished as members continue to turn to their local credit unions for mortgage opportunities because your local credit union is the financial partner you can trust.

This information is not an offer to extend consumer credit as defined by Section 226.2 of Regulation Z.
Rates and terms are subject to change without notice.

EQUAL HOUSING LENDER

Serving your financial needs since 1955.

Board of Directors:

Pat Deegan (Chairman)

Kathy Reep (Vice Chairman)

Kristin Sagert (Secretary)

Cecil Lowry (Treasurer)

Karen Schimpf (Director)

Greg Edris (Director)

Abel Biri (Director)

Tim Bales (Director)

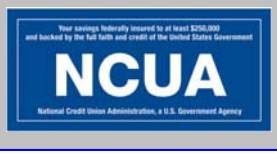
Don Bartlett (Director)

Management Team:

Rob Hatefi (President/CEO)

Darlene Metzger (VP/Finance)

Susan Green (VP/COO)



Florida Hospital Credit Union
Service Fee Schedule 2010

Fees and Charges: This is part of the Rate and Fee Schedule which sets forth certain conditions, rates, fees and charges applicable to your account as of December 3 2010. This schedule is incorporated into your Truth-In-Savings Disclosure for Florida Hospital Credit Union

Savings/Checking Fees:

To open account	No charge
Minimum Balance Fee (Balance in Share Savings drops below $25 at any point during the month)	$7/month
Overdraft Protection Transfer to cover item in Checking/Share Draft	$1/item
Inactive Account Fee (No activity for at least 12 months)	$1/month Balances less than $1000
Account Closure Fee (If closed voluntarily)	$25/first 30 days $5/first 90 days
Overdraft Fee (NSF)	$30/item
Returned Item Fee	$10/item
Stop Payment Fee	$15/request
Courtesy Pay	$30/item
Check Printing Fee	First Box Free otherwise Prices may vary depending on style
Uncollected Funds	$10/item if paid
Christmas Club Account withdrawals (if prior to November 1st or after December 31st)	$5/withdrawal
Minimum balance Fee – Money Market (Balance in Money Market drops below $2000 at any point during the month)	$10/month

Service Fees:

Statement Delivery Fee	$3/delivery
Account Reconciliation	$15/hour
Account Research	$25/hour
Items sent for Collection	$25/item
Foreign Item Collection Fee	$10/item
Wire Transfer	$10 for Domestic $35 for International
Paid Items (cancelled check, paid cashiers checks)	$3/copy
Statement Copies	$1/page
Statement returned (bad address)	$2.00
Money Order	$1/order
Cashiers Check	$3/check
Bank check – Non Member	$5
Cash Advance – Non Member	$5

EFT Services

Audio Response (MAX)	No charge
Online Banking	No charge
ATM Insufficient Withdrawal	$30 each
Non CU24 CUHERE ATM use	$1/transaction or inquiry
Replacement ATM/Debit Card	$5/card
ACH Insufficient Withdrawal	$30/item

Share Value

Par value of one share (minimum 5 shares required)	$5

Lending/Credit Card Fees:

Consumer Loan Late Fee* (assessed after 10 days from due date)	$25.00
Loan Return Payment Fee	$10/item
Credit Card Late Fee (assessed after 10 days after due date)	$25.00
Credit Card Replacement Fee	$5.00
Credit Card Return Payment Fee*	$25/item
Credit Card Document Fee (sales draft, statement)	$5/copy

* Or the amount of the minimum required payment, whichever is less.

Mortgage Fees:

Mortgage Late Fee (assessed after 15 days after due date)	5% of overdue payment
HELOC Late Fee (assessed after 16 days after due date)	$25.00