

Third Quarter 2012

FLORIDA HOSPITAL CREDIT UNION



Serving your financial needs since 1955.

Special points of interest:

- Summer Auto Loan Rates
- Protecting your identity on vacation
- Coming Soon : Small Business Loans
- Mr. Mortgage
- Summer Skip A Pay

MAX (24 hour Audio Response System)

(866) 303-9596

Florida Hospital Credit Union Website

[www.fhcu.cc](http://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 Ste 1050  
Maitland, FL 32751

# CU BRIEF



Enterprise will appraise your vehicle using Kelley Blue Book® Trade-In Value and

**ADD \$750!¹**

Upon purchase from Enterprise Car Sales.

**July 1 – 7, 2012**

**ADD \$500!¹**

Upon purchase from Enterprise Car Sales.

**July 8 – 14, 2012**



Enterprise Car Sales Orlando  
5322 E. Colonial Dr.  
407 281-8888

**car sales**

Haggle-free buying. Worry-free ownership.

And, Enterprise will deposit **\$250** into your share account!²

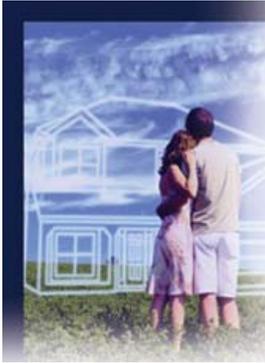
¹Kelley Blue Book Trade-In Values used by Enterprise are obtained from © 2012 Kelley Blue Book Co.'s website KBB.com. Blue Book Trade-In Value is based on accurate condition rating and mileage of vehicle. Accurately appraising the condition of the vehicle is an important aspect of determining its Blue Book Trade-In Value. If a Blue Book Trade-In value is not available for customer's vehicle Enterprise will provide a fair and competitive value for customer's vehicle. Additional trade-in value of \$750 or \$500 is available only on passenger vehicles and light duty trucks, with a Blue Book Trade-In Value and when a vehicle is purchased from Enterprise. Customer is responsible to any extent vehicle pay-off exceeds Enterprise offer. Customer must provide required proof of ownership/registration and all other necessary paperwork to transfer title. Offer only valid on one trade-in for each Enterprise vehicle purchase. Restrictions apply. For details, see an Enterprise Car Sales Manager. Offer void where prohibited including AK, KY, LA, NE, NM, OK, OR, SC, TX and VA. Blue Book Trade-In Value plus \$750 offer valid from 7/1/12-7/7/12. Blue Book Trade-In Value plus \$500 offer valid from 7/8/12-7/14/12. ²Florida Hospital Credit Union will deposit \$250 to your Florida Hospital Credit Union checking/savings account within 30 days of financing the vehicle. Offer void when 7-Day Repurchase Agreement is activated. No cash advances. Offer not valid on previous Enterprise purchases. Offer only good on Enterprise Car Sales vehicles. ³APR=Annual Percentage Rate. Rates as low as 1.79% APR for 60 months for Vehicle loans on 2006 model year and newer. 100% Financing available including Tax, Title and License. Financing for qualified Florida Hospital Credit Union members. Not all buyers will qualify. Actual rate may vary based on credit worthiness. Offer valid only on Enterprise Car Sales vehicles. Offer valid from 7/1/12 - 7/14/12. This offer cannot be combined with any other offer. The "e" logo, Enterprise, and "Haggle-free buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2012 Enterprise Car Sales. C07237 DI 05/12 AM

**Until July 14, 2012,**  
**FHCU is bringing our auto loan rates to an**  
**all time low. Offering rates as low as 1.79%**  
**APR\* on ALL new auto loans and as low as**  
**1.99% APR\* on ALL Used Auto Loans**

\*APR— Annual Percentage Rate. New Vehicles defined as 2006 model year or newer. Not all buyers will qualify. Actual rate may vary based on credit worthiness. Rates good until July 14, 2012.



Serving your financial needs since 1955.



Dreaming of a new home?  
Apply online  
[www.fhcu.cc](http://www.fhcu.cc)



VISA rates as low as 9.99% APR!  
go to [www.fhcu.cc](http://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.”

## 9 Ways to Guard Against Identity Theft When Traveling

1. **Let your credit card company know if you'll be traveling (especially if you're leaving the country).** Financial institutions' fraud departments are becoming more vigilant about any unusual activity on your card, which can be a great way to detect a problem. But if you're away from home when the bank calls to verify the charges, you could end up with a frozen account while you're out of town. Avoid the hassles and notify your bank before you leave home.
2. **Don't automatically call back the phone number that claims to be from the bank.** If you get a phone call or e-mail about suspicious activity on your card, don't automatically call back the number on the message -- that's a common ploy by identity thieves to capture personal information. Call the customer service number on the back of your credit card instead. If the call was legitimate, they'll be able to connect you to the appropriate department.
3. **Secure your mail while you're gone.** Have a trusted neighbor or friend pick up your mail every day, or stop your mail at the post office if you'll be gone for a while. Your mail can be a treasure trove for criminals -- containing your credit card numbers as well as personal information that could lead to identity theft. “There's no greater magnet for burglars than a mailbox that is overflowing with mail,” says Adam Levin of Credit.com and Identity Theft 911. And don't announce the dates of your travel on your Facebook page. That's like issuing an open-invitation to rob you.
4. **Weed out your wallet.** Tourist destinations are often a haven for pickpockets, so go through your wallet and take out unneeded credit cards and personal information before you leave. Don't carry your Social Security number in your wallet, and only take the credit cards that you need. “Make copies of all of your important documents, such as your passport, driver's license, health insurance card and tickets, so you'll have access to the information if your wallet is stolen”, says Levin. Leave the copies with a trusted family member or scan them into an encrypted file on your computer. Also keep a list of contact numbers for your credit card company and bank with you, so it will be easy to call if your wallet is stolen or you have any trouble with your account.
5. **Be wary of generic ATMs.** Banks have been reporting an increase in ATM-skimming incidents. This is when thieves install a card reader in an ATM to capture your account information and PIN number, so they can steal from your account. Levin recommends sticking with bank ATMs at a branch to be safe. “There's a greater level of security,” he says.
6. **Be careful with hotel computers.** Don't access your accounts or personal information on public hotel computers, which could have software that logs keystrokes and records your passwords and account numbers. And be very careful when using an unsecure wireless network, too.
7. **Don't leave personal information lying around in your hotel room.** “Keep your credit cards and other important information with you or lock them up in the hotel safe”, says Levin, and leave your checkbook in a safe place at home, if possible. Safeguard your laptop computer too, especially if it has account information that is not encrypted.
8. **Check your accounts regularly for suspicious activity.** “Spend a few minutes online every day looking at your bank and credit card accounts, and make sure every transaction is yours,” says Levin. This is a good idea all the time, but it's particularly important when you're out of town and might miss a call from your bank about suspicious activity. Some banks offer a service that will notify you by text message or e-mail whenever a transaction above a certain size is made on your card.
9. **Be vigilant after you return home.** Identity thieves are known for their patience, and it can take them a long time to pounce. Check your credit report at [www.annualcreditreport.com](http://www.annualcreditreport.com) for any suspicious activity -- you can get one free copy of your report from each of the three credit bureaus every 12 months, and you can stagger your requests so you can see one copy every four months. This is a good move for everyone to do, even if they haven't left home in a while. Source: [www.kiplinger.com](http://www.kiplinger.com)



# Coming Soon: Small Business Loans!

Do you have big plans for your business? Soon, Florida Hospital Credit Union will be able to help. Offering financial services that your business needs to reach its full potential, and fulfill your personal goals.

One of the keys to a flourishing business is a good relationship with a financial partner you trust. As a member of Florida Hospital Credit Union, you already know the benefits of the credit union difference -service, personal attention, ownership. Now you can put the benefits of membership to work for your business. Check our website in the upcoming weeks for more details on financial services that are tailored to businesses with big ideas.



## We do small business in a big way

QUESTIONS ABOUT MORTGAGES  
OR HOME OWNERSHIP??



ASK MR. MORTGAGE  
FOR HELP

**Q) I received a letter in the mail from a company that states that they can save me thousands of dollars in mortgage interest payments. All I have to do is pay them a one-time fee of \$250 and they will arrange it with my bank to automatically send them half of my mortgage payment every two weeks and they will send my mortgage payment to my bank. I checked with the Better Business Bureau and this is a legitimate company with good references. Is this a good idea?**

**A) Personally, I don't think so. What you are doing is making 26 half payments per year. This is equal to 13 full monthly mortgage payments. You are simply sending in an extra month's mortgage payment each year and this is applied to your principal balance so that it shortens the life of the loan. If you do this from the start of a 30-year mortgage, you will pay the loan off in about 21 years. You can save the \$250 and do it yourself. All you need to do is divide your mortgage payment by 12 and send in that amount extra**

**each month, along with your regular monthly mortgage payment. Make sure that you write this extra amount on your payment coupon and put it in the box that says; "apply to principal balance." At the end of 12 months you will have sent in an extra month's payment. It works out the same way except you don't have to pay any one to do it for you.**

**Q) Can I include my child support payments as income when I apply for a mortgage?**

**A) Yes. As long as the child support payments will continue for at least three years, you will be able to use this as income. The lender will ask for a copy of your divorce decree, as well as 12 months of cancelled checks, to verify that you have been receiving the child support. If your child support checks are Court-ordered and sent directly to the Court, you can get a statement from the Court showing the past 12 months of payments and you can use this instead of the cancelled checks. —Mr. Mortgage; Jay Stein**

Jay Stein has been FHCU's mortgage specialist for over 7 years and has over 24 years of experience specializing in mortgage lending. If you have a question for Mr. Mortgage, send an email to [fh.credit.union@flhosp.org](mailto:fh.credit.union@flhosp.org) with the subject line of Ask Mr. Mortgage.



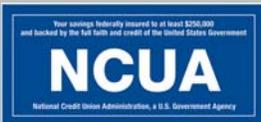
Serving your financial needs since 1955.

### 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)
- Brad Krygier (Director)
- Don Bartlett (Director)

### Management Team:

- Rob Hatefi (President/CEO)
- Eric Lawson (VP/CFO)
- Susan Green (VP/COO)



Make plans this summer instead of a loan payment

Florida Hospital Credit Union can help you skip your loan payment this summer !!

From beach getaways to family picnics, summer has so many great things to offer. Worrying about paying your loan doesn't have to be one of them. Florida Hospital Credit Union is happy to offer our Summer Skip-A-Pay Program. Spend less time paying your bills inside and more time enjoying the Florida sun.

Simply complete the form below, and return it to the Credit Union, either by mail, by faxing it to 407.303.5225, or return it to any Branch location; at least 3 business days before your next payment. NOTE: Real Estate Loans, Credit Cards, 12-12-12, Workout loans and new loans with 3 months or less payment history are excluded from this offer. Offer expires August 31 2012. Maximum Skip A Pays allowed per loan is 4 skips for the entire term of the loan.

Member name: \_\_\_\_\_

Account Number: \_\_\_\_\_ Loan Number: \_\_\_\_\_

I would like to skip my payment in:  June  July  August

(Only available for the month selected, multiple months cannot be skipped)

Please deduct my \$35 Skip-A-Pay Fee from  Savings  Checking  Payment Enclosed

(Payment option required. If no selection is made, your Skip-A-Pay request will not be processed)

#### Terms and Conditions

By opting for Skip-A-Pay, you request that FHCU defer your loan payment(s) as indicated above. You agree and understand that:

1. Finance Charges will continue to accrue at the rate provided in your original loan agreement, during and after the deferral period; this will result in higher finance charges than if you made your payments as originally scheduled.
2. All loans must be in good standing (cannot be more than 10 days past due).
3. This payment deferral will extend your loan past maturity. If you have GAP coverage, you are responsible for the missing payments in the event of a loan deficiency.
4. Extension of loan term does not extend expiration dates of life, disability, gap, or other insurance contracts.
5. The \$35 service fee applies to each payment on each loan that you are requesting to skip.
6. If your payment is made through Payroll Deduction, we will credit your payment to your FHCU Share Savings Account; You agree that you will resume making scheduled payments beginning with the payment due during the month following the month of deferral, and will make all scheduled payments thereafter.
7. Your account must have a savings balance of at least \$25.
8. Fee must be deducted from your share savings, your checking account or enclosed payment. If there are insufficient funds to cover the fee, the payment in question MAY NOT be skipped and will be considered late in the event that payment(s) are not made on the normal due date.
9. Other restrictions may apply

X

Borrower's Signature and Date

Contact Information (daytime phone number)

By signing above, you agree to the Terms and Conditions of FHCU Skip-A-Pay Program.