Fourth Quarter 2010

FLORIDA HOSPITAL CREDIT UNION

Serving your financial needs since 1955.

Special points of interest:

- Board of Director Nominations
- Balance Transfer
- FHCU Kid's Club
- Changes to Online Services
- A Member's Story

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

CU BRIEF

How SWEET IT IS!

Visa Credit Balance Transfer Promotion

Offer Valid 10/1/2010-12/31/2010

4.99% APR* on transferred balances up to your Platinum credit card cash limit until December 31, 2010

6.99% APR* on transferred balances up to your Classic credit card cash limit until December 31, 2010

*Excludes Share Secured Cards. Some exclusions may apply. Offer can expire at any time without notice. Balances transferred with the promotional period will be at the promotional APR until your last billing cycle in December 2011 then the rate will default to your standard APR for purchases will be applied to all remaining balance transfer amounts. Maximum total transfer amount is limited to your approved cash limit and cannot exceed $10,000. APR Annual Percentage Rate. Interest will begin to accrue at time of the balance transfer. Other terms and conditions may apply contact your credit union for details.

Visa Purchase Promotion

Offer Valid 10/1/2010-12/31/2010

4.99% APR* on purchases made up to your Platinum credit card limit, during the months of October, November, December 2010.

6.99% APR* on purchases made up to your Classic credit card limit, during the months of October, November, December 2010.

*Excludes Share Secured Cards. Some exclusions may apply. Offer can expire at any time without notice. Purchases made during the promotional period will be at the promotional APR until your last billing cycle in December 2011 then the rate will default to your standard APR for purchases. Maximum total purchase amount is limited to your approved credit limit and cannot exceed $20,000. APR Annual Percentage Rate. Interest will begin to accrue at the time of purchase. Other terms and conditions may apply contact your credit union for details.

Florida Hospital Credit Union

Kid$ Club

Get your kids started right!

Start saving with a Kid's Club Account today!

Visit a branch or our website www.fhcu.cc for more information!

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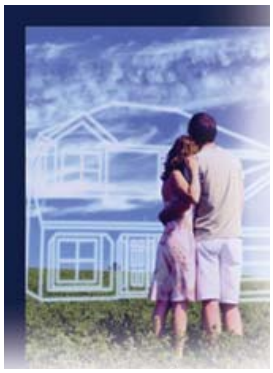

Dreaming of a new home?
Apply online
www.fhcu.cc

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."

Be part of the FHCU Team.

Board of Director Nominations for 2011are now being accepted.

One of the most unique aspects of credit union membership, is your ability to take part in the democratic election of your Board representation. The Board of Directors for Florida Hospital Credit Union is a diverse group of nine democratically elected individuals dedicated to the sound governance of your credit union. Being a Director of the Board is a personally and professionally rewarding experience.

Florida Hospital Credit Union will have 3 positions available on our Board of Directors for 2011. To be considered for nomination, you must be a member in good standing of Florida Hospital Credit Union. He or she must be willing and able to make a personal commitment through consistent attendance and active participation at Board and committee meetings and educational sessions. Each and every position on our Board is voluntary, the experience alone is the compensation.

If you believe in the Credit Union Movement, want to contribute to your community, and want to be a vital part of your Credit
Union, please write a one-page Letter of Interest to include:

- Why you want to serve on the Board
- Any experience or skills related to the financial industry
- Affiliation to any other community groups
- What you can bring to FHCU

Send your Letter of Interest to:

Florida Hospital Credit Union
Nomination Committee
115 Boston Ave, Ste 2400
Altamonte Springs, Fl 32701

Online Banking just keeps getting better and better!!!

Changes are coming to your Online Banking account. You are now be able to securely access real-time banking information through your cell phone, smartphone, PDA, or other mobile device.

FHCU Mobile is a customized version of the credit union's online banking feature optimized for any web enabled mobile phone that supports WAP browsers, regardless of make, model, or mobile service carrier. FHCU Mobile allows all credit union members to carry out transactional activities such as check account balances, fund transfers, and update email address information.

ALSO NEW!! FHCU now supports Quicken and Microsoft Money downloads! Transfer your account history from online banking directly into your money management software!! Quicken

FHCU Kid's Club Goes to the Movies

The FHCU Kid's Club program celebrated its launch with a free afternoon at the movies for Florida Hospital Credit Union members. The event was held on August 15, 2010 at the AMC Altamonte Mall Theater. Over 80 FHCU credit union members, 10 FHCU staff members, and their families watched the movie *Despicable Me* while enjoying in refreshments and children's trivia with prizes of two dollar bills. Our members had this to say about the event

I want to thank you for giving my family and I the opportunity to spend a day together. It has been very difficult, both financially and time wise to spend a day out together lately. I really appreciate what the Credit Union did for us on Sunday. It really shows the hospital's mission, "to extend the healing ministry of Christ." It makes me proud to say that I am part of Florida Hospital's workforce and family. -Elizabeth Ortiz

"The movie, Despicable Me, was an awesome choice for this event. What a way to kick off 'back to school', too. Thank you FHCU for allowing this opportunity to spend quality time with my nephews and God-daughter".

-Raquel Velez

I just wanted to thank you and FHCU for a wonderful Sunday. The kids were happy to see the movie and couldn't thank me enough!!

We had a great time. –Denise Sierra

I wanted to thank you again for having this event on Sunday. I was impressed at the preparation that was put into every detail. I wasn't expecting free pop-corn or drinks! Thank you so much. We had a great time and I hope it was an encouraging turn-out and that it will become an annual event!
–Treana Pippin

Florida Hospital Employee Ronda Rodman gets ready to enter the theater with her family Steven Rodman and children Tate, Parker, and Connor Witzenburger at the FHCU Kid's Club Launch Event.

Visit www.fhcu.cc for a complete recap and pictures of the event!

Is more cash for the Holidays your Christmas Wish??

Florida Hospital Credit Union can help!!

Who doesn't need more cash for the Holidays? Florida Hospital Credit Union is happy to offer our Holiday Skip-A-Pay Program as a way to skip your loan payment and take a break this Holiday season. With the Skip A Pay program, you can choose to skip your December or January loan payment.

Visit our website or your branch for the Skip A Pay form 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 January 29, 2011. Other terms and conditions apply; please visit your branch for additional information.

FLORIDA HOSPITAL Credit Union

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)

EQUAL HOUSING LENDER

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

A Member's Story

Each day the employees of Florida Hospital Credit Union try to commit themselves to our mission and vision statement of helping our members achieve financial success. It is our privilege to be able to help and assist members in this capacity. In this quarter's member story, Joyce Jenkins retells her story of how FHCU became more than just a place to keep her paycheck.

I have been working for FPMG eight years now. FPMG is partners with Florida Hospital who is a part of the Adventist organization. To me Florida Hospital Credit Union (FHCU) was a place to put my pay check until it was time to withdraw the money. Step by step FHCU became a way out for me...

I am proud to be a member of Florida Hospital Credit Union it's a credit union; that gives you the opportunity to be the best you can be... I understand their vision statement now more than ever; FHCU vision statement is to be a member friendly financial institution, adapting to their members needs, while responsibly growing their assets. FHCU mission statement is to empower members to achieve their financial goals.

-Joyce Jenkins

Florida Hospital Credit Union would like to thank Joyce Jenkins for allowing us to be part of her story and her willingness to share with our membership.

To read Joyce's full story, please visit www.fhcu.cc. Also, if you have a story to share, please email Denise.Guira@Flhosp.org