First Quarter 2014

FLORIDA HOSPITAL CREDIT UNION

Serving your financial needs since 1955.

Special points of interest:

- Board of Director Nominations
- Notice of Annual Meeting **New Location**
- Funds Availability Notice
- Fee Schedule Notice
- Car Buying Partners

CU Talk (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

CU BRIEF

Board of Director Nominees

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 Certified in Healthcare Compliance and in Healthcare Privacy Compliance. Karen serves on the Board of Directors for the Downtown College Park Partnership. In addition, she serves on her church's Personnel Committee. Karen has served on the Florida Hospital Credit Union Board for six years. Karen is married to Peter Schimpf.

GREG EDRIS: Greg has worked for Florida Hospital for 20 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 4 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 seven years. Greg is an active volunteer with Sheperd's Hope. He is married to Tricia and they have 2 sons, Tyler and Brandon.

KRISTIN ULANOFF: Kristin has been employed by Florida Hospital for the past 28 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 six years. Kristin has two children and two stepchildren and is married to Jonathan Ulanoff.

Mark your calendar for the FHCU Annual Meeting

The Florida Hospital Credit Union will hold its annual meeting on Tuesday, March 25, 2014 at the Florida Hospital Altamonte Family Resource Center located at 651 E. Altamonte Drive Altamonte Springs, Fl 32701. 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

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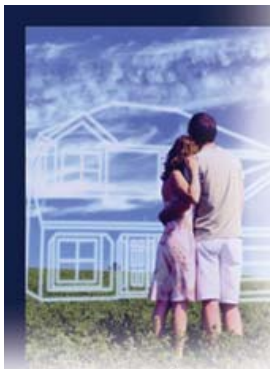

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go to www.fhcu.cc to learn more!

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."

Florida Hospital Credit Union Funds Availability

Effective May 5, 2014, the following Funds Availability policy will be utilized at all FHCU branch locations, and ATMs. Please review.

FUNDS AVAILABILITY POLICY

This policy is in accordance with the Availability Schedule of Regulation CC, which implements the Expedited Funds Availability Act. The policy will apply to all deposits made at any branch of Florida Hospital Credit Union, any Automated Teller Machine (ATM) owned and operated by Florida Hospital Credit Union or any other location at which Florida Hospital Credit Union is conducting business.

YOUR AVAILABILITY TO WITHDRAW

Our policy is to delay the availability of funds from your cash and check deposits. During the delay, you may not withdraw the funds in cash and we will not use the funds to pay checks that you have written.

DETERMINING THE AVAILABILITY OF A DEPOSIT

The length of the delay is counted in business days from the day of your deposit. Every day is a business day except Saturdays, Sundays, and Federal Holidays. If you make a deposit prior to the branch closing on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after the branch closes, on a Saturday or on a day we are not open, we will consider that the deposit was made on the next business day we are open. The length of the delay varies depending on the type of deposit and is explained below.

SAME-DAY AVAILABILITY

Funds from electronic direct deposits to your account will be available on the day we receive the deposit.

NEXT-DAY AVAILABILITY

Funds from the following deposits are available on or before the first business day after the day of your deposit:

- U.S. Treasury checks that are payable to you
- wire transfers
- checks drawn on Florida Hospital Credit Union

If you make the deposit in person to one of our employees, funds from the following deposits are also available on the first business day after the day of your deposit:

- cash
- state and local government checks that are payable to you
- cashier's, certified, and teller's checks that are payable to you
- Federal Reserve Bank checks, Federal Home Loan Bank checks and US postal money orders, if these items are payable to you

If you do not make your deposit in person to one of our employees (for example, if you mail the deposit), funds from these deposits will be available on the second business day after the day of your deposit.

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CHECKS $200 AND OVER

The first $200 of a deposit of checks will be available on or before the first business day after we receive your deposit. The remaining amount will be available for withdrawal the second business day following the day of deposit.

For example, if you deposit a check of $1,000 on a Monday, $200 of the deposit is available on or before Tuesday. The remaining $800 is available on or before Wednesday.

LONGER DELAYS MAY APPLY

Funds you deposit by check may be delayed for a longer period under the following circumstances:

• We believe a check you deposit will not be paid.

• You deposit checks totaling more than $5,000 on any one day.

• You redeposit a check that has been returned unpaid.

• You have overdrawn your account repeatedly in the last six months.

• There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the 7th business day after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new Member, the following special rules will apply during the first 30 days your account is open. Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first $5,000 of a day's total deposits of cashier's, certified, teller's, traveler's and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions.

For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over $5,000 will be available on the ninth business day after the day of your deposit.

If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first $5,000 will not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available on the ninth business day after the day of your deposit.

HOLDS ON OTHER FUNDS (CHECK CASHING)

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

HOLDS ON OTHER FUNDS (OTHER ACCOUNT)

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

AUTOMATED TELLER MACHINES (ATM) DEPOSITS

Funds from any deposits (cash or checks) made at ATMs we do not own or operate will not be available until the fifth business day after the day of your deposit. This rule does not apply at ATMs that we own or operate. All ATMs that we own or operate are identified as our machines and are subject to the Funds Availability Policy.

COLLECTION ITEMS

On deposits requiring special processing, such as, but not limited to, checks drawn on foreign institutions, credit to the proper account(s) will be made only upon the return of the funds to us.

FLORIDA HOSPITAL Credit Union

Serving your financial needs since 1955.

Board of Directors:

Pat Deegan (Chairman)

Kathy Reep (Vice Chair)

Kristin Ulanoff (Secretary)

Cecil Lowry (Treasurer)

Karen Schimpf (Director)

Greg Edris (Director)

Alric Simmonds (Director)

Brad Krygier (Director)

Don Bartlett (Director)

Management Team:

Eric Lawson (CEO)

Susan Green (VP/COO)

EQUAL HOUSING LENDER

NCUA

Notice of change to FHCU Fee Schedule

Effective May 5, 2014, FHCU will begin assessing a $10 fee to any member who exceeds their six(6) Regulation D transfers per month. Federal law limits the number of automatic transfers from an interest bearing account to a checking account to 6 transfers a month. The categories of transactions for which a Regulation D Fee may be imposed are: CUTalk transfers and withdrawals, online transfers, overdraft protection transfers, transfers done over the phone with a member service representative, and ACH withdrawals. To view the entire fee schedule, visit www.fhcu.cc, and click on rates. Our website also contains more information about Regulation D transfers, and how to avoid them.

Looking to fall in love with a new car, but not in love with the car buying process?

Florida Hospital Credit Union has partnered with two car buying services in Orlando to assist you in navigating the car buying process. Take advantage of one of these great services today.

Enterprise Car Sales- For more than 40 Years, Enterprise Car Sales has been selling cars only one way. They select great cars– most from their fleet of more than 1 million used vehicles– and offer them to you at competitive used car prices backed with one of the industry's best car warranties. And in addition to low used car prices, their professional staff is trained in a low-pressure sales process that puts the customers' need first.

AutoWholeSale Direct– With over 15 years in the industry, Auto WholeSale Direct is ready to personally assist in the car buying process; both new and used. Their knowledge is well rounded with experience in both wholesale and retail. This enables them not only to negotiate special pricing for you, but also to assure proper and prompt customer service. Auto WholeSale Direct car buying service has helped customers find more than 2,000 cars and is trusted by Central Florida financial institutions with over 350,000 members.