



Serving your financial needs since 1955.

Special points of interest:

- Your Bailout
Annual Meeting
New Online Banking
Ask Mr. Mortgage!
2009 Privacy Notice

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

Where is YOUR bailout??



In tight economic times like these, a "lifesaver" is closer than you think.

Where? Your credit union of course!

How can we help?

Florida Hospital Credit Union mission is to empower our members to reach their financial goals. So, while other banks, credit unions, and other lenders are making it harder

for consumers to get credit, Florida Hospital Credit Union wants to make sure you have the money you need to get you through these tough time. Additionally, with all deposits backed by the NCUA for at least \$250,000, you can rest easy knowing the money you have saved, is safe and secure.

What should you do?

When was the last time you considered the interest rate you are paying for your car, credit cards, or mortgage? Maybe it's time to look around and see if you can save by refinancing or transferring your credit card balance. You can save hundreds of dollars each month by refinancing some of your larger obligations, and consolidating your debt. Make sure you check the dividends you are earning for any Savings you may have, such as Money Market Accounts or Certificates of Deposit. You can increase your earning potential for those funds by shopping for the best rates available!

Florida Hospital Credit Union has some of the best rates in Central Florida! Everything from Auto Loans, to Certificates of Deposits; it's all right here! Check out www.fhcu.cc for all of the rates, or stop by any of our 6 branch locations.

Credit Union Annual Meeting, February 3, 2009

Mark your calendar!

The annual meeting of the Florida Hospital Credit Union will be held at the new Florida Hospital Ginsburg Tower, Creation Rooms "A", "B", and "C" on February 3, 2009 at 7:00 P.M.

Florida Hospital Credit Union has had an exciting year, with many new products and services you had been waiting for! Make sure to join us to discuss the success you brought us!

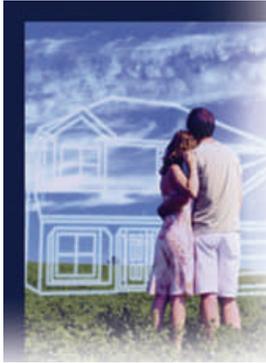
The Ginsburg Tower is a part of Florida Hospital Orlando, and is located 601 East Rollins, Orlando.

Appetizers and refreshments will be provided.





Serving your financial needs since 1955.



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



VISA rates as low as 7.9% 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.”

PRESENTING...!



Florida Hospital Credit Union’s new Online Banking!

Now, you can *customize* your online experience!

Florida Hospital Credit Union is proud to unveil our new and improved Online Banking System! This new system allows you to customize your online access with enhancements such as local weather, stocks, news, and much, much, more!

While you’re there, be sure to check out all the features available to you online! With just a few clicks of your mouse, you can:

- Sign up for eStatements
- Check account history, balances, and transfer funds
- Apply for a loan

That is just a sneak peak of what is in store for you! Go to www.fhcu.cc and make sure you don’t miss the “must see” event of the year!

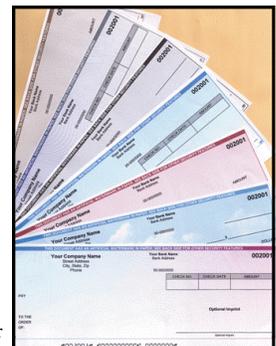
Available January 2009

Change in Funds Availability Policy

Effective January 1st, 2009, the following changes will affect the definition of a local check for Check Hold purposes.

Determining the Availability of a Deposit. The delay for other checks or draft deposits depends on whether the check or draft is a local or nonlocal check or draft. To see whether a check or draft is a local or a nonlocal check or draft, look at the routing number on the check or draft.

If the first four digits of the routing number are 0610, 0611, 0612, 0613, 0620, 0621, 0622, 0630, 0631, 0632, 0640, 0641, 0642, 0650, 0651, 0652, 0653, 0654, 0655, 0660, 0670, 0820, 0829, 0840, 0841, 0842, 0843, 2610, 2611, 2612, 2613, 2620, 2621, 2622, 2630, 2631, 2632, 2640, 2641, 2642, 2650, 2651, 2652, 2653, 2653, 2655, 2660, 2670, 2820, 2829, 2840, 2841, 2842, 2843, then the check or draft is a local check or draft. Otherwise, the check or draft is a nonlocal check or draft. Some checks or drafts are marked, “payable through” and have a four or nine digit number nearby. For these checks or drafts, use the four digit number (or the first four digits of the nine digit number), not the routing number on the bottom of the check or draft, to determine if these checks or drafts are local or nonlocal.



The full Funds Availability Policy will be available at www.fhcu.cc, or at any of our 6 branch locations.



On the horizon for 2009

Florida Hospital Credit Union is always striving to be your best choice for your financial needs. In fact, 2008 was a milestone year with the addition of many new products and services, a brand new website, and countless other improvements!

Well, if you thought 2008 was a good as it could get, just wait and see what we'll have in 2009!

- ♦ Even more products and services to fit all of your financial needs
- ♦ A newly remodeled branch facility for our Altamonte location (Opening January 2009), and other branch expansions, including our Main Branch.
- ♦ Online member surveys to make it even easier for your voice to be heard.

Be sure to check our website, www.fhcu.cc, for updates! We are so excited about our continued improvement, and we all have you to thank for making us your preferred financial institution!

Ask Mr. Mortgage!!

Florida Hospital Credit Union is proud to be the home of one of the most sought after mortgage experts! Jay “*Mr. Mortgage*” Stein answers your tough questions; saving you time and providing sound advice.

- Q) My parents own their home free and clear. They are retired and live on a fixed income. They are able to pay their bills on time but I hate having to see them scrimp and not enjoy their retirement. I guess you could call them cash poor, house rich. I heard about something called a “reverse mortgage” but it sounds too good to be true. Could you please tell me if this would be the right thing for them?**
- A) The reverse mortgage program was set up specifically for people in your parent’s situation and sounds ideal for them. They would take out a 1st mortgage for up to about 60% of the value of the home. They would receive either a lump sum or a monthly payment from the mortgage lender. They remain in the home and would not have to make any monthly mortgage payments. They could still will the home to their heirs but when the home is sold or passes to their heirs, the loan would have to be paid off, as well as the interest due on the loan. Shop around and call various mortgage lenders. The loan works the same, regardless which lender they choose, but the closing costs can vary greatly, depending on the lender.**
- Q) I read in the newspaper that the government is offering a \$7,500 tax credit for buying a house. I would like to know more about this program.**
- A) The \$7,500 tax credit, available through the Internal Revenue Service, is a new program aiding first time buyers in purchasing a primary residence. The tax credit works very much like a zero percent interest loan, allowing up to \$7,500 interest free, over a 15-year repayment. This program is only available for homes purchased on or after April 9, 2008 and before July 1, 2009.**

Have a question for *Mr. Mortgage*?

Send your inquiry to:

Jay “*Mr. Mortgage*” Stein

601 E Rollins St

Orlando, FL 32803

Jay.stein@flhosp.org

407.303.7653



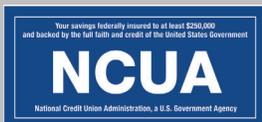
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Board of Directors:

- 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/Lending)
- Laura Paschall (VP/Operations)



FLORIDA HOSPITAL CREDIT UNION PRIVACY NOTICE

Florida Hospital Credit Union, your member owned financial institution, is committed to providing you with products and services to meet your needs and reach your financial goals. We are equally committed to protecting our members' privacy. We recognize, respect, and understand the need for confidentiality of your Credit Union's records and information. You can be confident that your financial privacy is a priority of this Credit Union. We are required by law to provide you with this Privacy Notice, explaining how we collect, use, and safeguard your personal financial information.

We realize that our members entrust us with personal information, and it is our policy to maintain our members' information in a confidential manner. We are committed to providing the highest level of security and privacy. If you have any questions, please contact a member services representative at (407) 303 1527.

INFORMATION WE COLLECT AND DISCLOSE ABOUT YOU.

The Credit Union collects nonpublic personal information about you from the following sources.

- ◇ Information we receive from you on applications and other forms
- ◇ Information about your transactions with us or others
- ◇ Information we receive from a consumer reporting agency
- ◇ Information obtained when verifying the information you provide on an application or other forms. This may be obtained from your current or past employers, or from other institutions where you conduct financial transactions.

We do not disclose any nonpublic information about you to anyone, except as required or permitted by law. We may disclose all the information we collect as described previously and as permitted by law, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the member information we provide to other third parties.

In order to conduct the business of the Credit Union, we may also disclose nonpublic personal information about you under other circumstances as required or permitted by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of the Credit Union, or follow your instructions as you authorize, or protect the security of our financial records.

If you decide to terminate your membership or become an inactive member with Florida Hospital Credit Union, we will not share information we have collected about you, except as permitted or required by law. We will adhere to these privacy policies and practices.

HOW WE PROTECT YOUR INFORMATION

Our Credit Union also restricts access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations, and leading industry practices to safeguard your nonpublic personal information.

WHAT YOU CAN DO TO HELP PROTECT YOUR PRIVACY

Florida Hospital Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- ◇ Protect your account numbers, card numbers, PINs (personal identification numbers) and passwords. (Never keep your PIN with your debit or credit card, which can provide easy access to your account(s) if your card is lost or stolen.
- ◇ Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone call s you, explains the call is on behalf of the Credit Union and asks for your account number, you should not provide it. Official Credit Union staff will have access to your information and will not need to ask for it.
- ◇ Keep your information with us current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.

If you have any questions concerning this Privacy Notice, please do not hesitate to call us – we are here to serve you.

Florida Hospital Credit Union

Administration Offices
115 Boston Ave, Ste 2400
Altamonte Springs, FL 32701
407-303-1527

www.fhcu.cc