

Your Credit Union Update



404 North Kentucky PO Box 2202 Roswell NM 88202 1-800-322-0811 575-622-0560 Fax: 575-627-6530

HEART OF SERVICE



WALL OF HONOR

Celebrating our Volunteers

The Florist Federal Credit Union was formed by and for Florists, their staff and families. Our mission is to serve the Florist Industry.

At the heart of our mission is our volunteers

Board of Directors

Doug Liedtke, President
Dianna Nordman, VP
Jack Cross, Treasurer/Sect
Mike Gardner, Director
Dwight Fortson, Director
Lou Anne Causey, Director
John Priest, Director

Supervisory Committee

Lynn Karnes, Chair
Tom Lancaster, Member
Jay Neeley, Member

Meet the Staff

Kenn Bell, Mgr. and CEO
Angie Odom, Sr. Operations
Rene Odom, MSR

Office Hours

Mountain Time

8:30 to 4:00PM M-F

Phone: 575-622-0560

Address: PO Box 2202
Roswell NM 88202-2202

The perfect gift: Gift Cards



2013 CU Annual Meeting

The **43rd Annual Meeting** of The Florist Federal Credit Union will be held during the West Texas New Mexico Annual Convention in Ruidoso, New Mexico. The meeting will be held on August 3, at 4PM in the convention center @ "The Lodge at Sierra Blanca". The board will give reports on the health, direction, and future plans for the Credit Union, and you will be able to vote for board members who are retiring or where their term is expiring. Plan to be there, to meet old friends, make new ones, and for a chance to win cash prizes. Call 575-622-0560 with any questions or concerns. We look forward to seeing you all there.

Sizzling Summer Deals!

CU special: New CARS 1.9%* through September 2013

Take the first step toward buying your next car or truck by applying for a low-rate Florist auto loan today. We offer:

Easy applications—call us today to get started at 575-622-0460. Or at our website www.thefloristfcu.org

Full financing*—finance up to 100% of your vehicle purchase, including tax, title and license

Fast pre-approvals—so you can bargain like a cash buyer.

Deferred payments—make no payments for 45 days!

Plus, right now is a great time to shop the year-end model closeouts happening at dealerships nationwide.



So don't wait—apply today to make your next car or truck a reality!

** On Approved Credit. Rates subject to Credit Scores. Terms to 48 mos Max.*

IRA Rates

Great way to save for retirement, or to save on income taxes. Put a little money into your IRA every month. We offer several types, including Roth. Check our rates on the 2nd page.



2.9% airplanes/delivery vans, to 48 mos

CAUTION: FRAUD IS UP

Be safe. Be smart. Never give out your account numbers, email address, or especially social security number, by phone or email. The most typical request for information will appear to be from major sites like PayPal, Amazon, or the where you bank. Truth is, they will never ask you for confidential information unless you are in direct contact with them, and only to verify who you are. If you are asked for personal information, go directly to the web site, log in, and make changes. NEVER EVER FOLLOW THE LINK PROVIDED IN AN EMAIL. Be safe. Be smart. And protect yourself!

2013 Florist Association Conventions

- ♦ July 12—14 Texas State @ Hampton Inn, Mesquite TX
- ♦ July 27—28 Oklahoma State @ Embassy Suites, Norman, OK
- ♦ Aug 02—04 West Texas @ Sierra Blanca, Ruidoso, NM
- ♦ Aug 16—18 Arkansas Florists @ Hot Springs Natl Pk, Arkansas
- ♦ Sept 20—22 North Carolina State, to be announced
- ♦ Sept 27—29 New Mexico and Regional, Convention Center, Carlsbad NM

Low 5% Commercial Real Estate Financing

Ready to save thousands on your commercial real estate loans? If so, you should seriously consider your Credit Union. We offer 5% APR on any refinancing you do through us. Limited time only. Call us today.

Call Kenn today to find out more. 575 622 0560

2.90% on balance transfers

The best VISA in town. No rate change if you are late. No late fee unless you are 5 days late, then the late fee is less than your major credit cards. Compare your card to our normal rate of 10.9%—12.9%. Then take advantage of a low 2.9% balance transfer, rate good for 12 months. Call us at 575-622-0560 to get started!

Holiday Closures

THURSDAY JULY 4	INDEPENDENCE DAY
MONDAY SEPTEMBER 2	LABOR DAY
MONDAY OCTOBER 14	COLUMBUS DAY

***** CHILDREN'S ACCOUNTS*****

The Sprout Accounts have been a big hit with parents and children alike. The Sprout account is the best way for your child to learn about saving, and to jump-start their journey toward financial success. The minimum to open is only \$5.00. And, the Credit Union will contribute that first deposit as a welcome to our youngest members. Call Rene today to get it started at 575-622-0560. She can also help the parents set up **electronic deposits or transfers to help your child's account grow**. Contribute as little as \$5.00 a month and watch your child's eyes light up. It's a perfect place to put their hard earned allowance!

Staff and Board of The Florist Federal Credit Union

Savings & Lending Rates

SAVINGS RATES BEGINNING

JULY 01, 2013 (subject to change)

Regular Savings	APY	RATE
Avg. balance under \$500	0.16%	0.15%
Avg. balance under \$501 to \$2500	0.16%	0.15%
Avg. balance over \$2500	0.52%	0.50%
Checking Account		
Regular checking	0.10%	0.10%
Plus checking (requires min \$2500)	0.51%	0.50%

CD Rates

3 months	0.51%	0.50%
6 months	0.51%	0.50%
12 months	1.01%	1.00%
24 months	1.25%	1.24%
36 months	1.40%	1.39%

IRA's

Avg. daily bal. up to \$2,500	1.01%	.80%
Avg. daily bal. \$2501 to \$10,000	1.21%	1.00%
Avg. daily bal. \$10,001 +	1.41%	1.20%

LOAN RATES AFFECTIVE

JULY 01, 2013 (subject to change)

Rates may be affected by credit, capacity to pay, length of membership, etc.

Share Secured	+3.0% over rate
Signature *	10.00% to 18.00%
Collateral (vehicles, RVs, etc.) *	3.90% to 9.00%
Overdraft lines of credit and spc loans *	18.00%
VISA *	10.9% - 12.9%

Terms to 72 months on Collateralized Loans

* On Approved Credit (OAC)

