

**THE FLORIST
FEDERAL CREDIT
UNION**



VOLUNTEERS

MAKING A DIFFERENCE

Board of Directors

Doug Liedtke, Chair

Mike Gardner, Vice Chair

Tom Williams, Secretary

Dwight Fortson, Treasurer

Lou Anne Causey, Director

Mark Erickson, Director

Jane Knox, Director

Supervisory Committee

Lynn Karnes, Supervisory Chair

Tom Lancaster, Member

Jay Neeley, Member

Inside this issue:

**The Florist Federal
Credit Union**

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Credit Union Update

*****For All Florists, Staff & Families*****

JANUARY 2015

**WISHING ALL OF OUR MEMBERS
A FANTASTIC 2015**

**BENEFITS FOR RETAIL, WHOLESALE, BUSINESS
SUPPORT FOR, AND FAMILIES OF
THE FLORIST INDUSTRY**



1. State Florist Associations

One of the best benefits for florists nationwide is their member - ship in their respective state florist associations. I think we can say without a doubt, your associations ARE created by and for florists, to provide support for YOUR current and future success. They are here for you in so many ways; help with management issues, support through education, presentation of floral and trade shows, and of course, the annual conventions that bring all florists together.

2. A Florist Credit Union

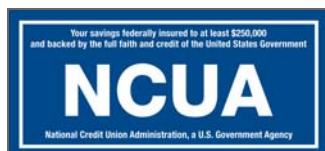


Another benefit for florists is access to financial services provided by a Credit Union built by and for florists. Much like your state associations, The Florist Federal Credit Union is a "national" service organization established by florists to serve the florist industry. The Credit Union's board of directors are florist or who have a long history in the florist business. The primary goal is to provide services that reflect the industry WE serve. For a comparison of missions, a local community credit union has as its mission to support the communities they serve. Banks are set up to do the same, but with the added issue of making sure their stockholders are satisfied. The Florist Federal Credit Union's mission is different. Since we are created for you and your families, our mission is to assure that you have access to financial services that will help you succeed. Our goal, as we move forward in that support, is to provide new and better services, such as mobile banking, remote deposit of checks, and network support such that any local area credit union can act as a branch. Need to buy or deposit cash? Need to make a payment in person for a personal or business vehicle? Oops, I forgot to make my Credit Union VISA payment. No problem. You may have a networked credit union just down the street. Need to talk with the CEO for just about anything, call the Credit Union number and you may have him or her answering the phone. Our senior management live within an email or phone call away. So, for 2015, make sure you take advantage of the only financial organization built for you and your family. You don't have to work in the industry to use us, just so long as at least one family member is a member. Call us today at 575-622-0560. Rene



Safety and Soundness

Why consider Credit Union deposits? We provide above market rates for our deposit accounts. We encourage you to compare our rates with what you are earning elsewhere. And, your Credit Union deposits are insured by the strongest insurance fund in America, the National Credit Union Insurance Fund, up to \$250,000. We make it easy to transfer your accounts. Call us today / Rene 575-622-0560



Banks continue to make risky investments:

The most recent government budget that passed included a provision to roll back the investment constraints on banks, the very issues that helped to cause one of the biggest economic disasters in recent times. If you are concerned, its time to move your funds to a safe and sound environment.. Call details. Kenn 575 622 0560. We don't gamble with your money!

Business Mortgages:

If you have business property and owe money on it, you should consider a Credit Union commercial refinance. We may be able to save you thousands of dollars over the life of the loan. Our rates begin at 5%. Call Kenn today!



Holiday Closures 2015

Thursday, January 1	New Year's Day
Monday, January 19	Martin Luther King Jr
Monday, February 16th	President's day
Monday, May 25th	Memorial Day

Savings & Lending Rates

SAVINGS RATES BEGINNING

JANUARY 01, 2015 (subject to change)

<u>Regular Savings</u>	<u>APY</u>	<u>RATE</u>
Avg. balance under \$500	0.16%	0.15%
Avg. balance under \$501 to \$2500	0.16%	0.15%
Avg. balance over \$2500	0.51%	0.50%

Checking Account

Regular checking	0.10%	0.10%
Plus checking	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	.81%	.80%
Avg. daily bal. \$2501 to \$10,000	1.01%	1.00%
Avg. daily bal. \$10,001 +	1.21%	1.20%

LOAN RATES AFFECTIVE

JANUARY 01, 2015 (subject to change)

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

Share Secured	5.00%
Signature	10.00% to 18.00%
Collateral (vehicles, RVs, etc.)	2.90% to 9.00%
Overdraft lines of credit and spc loans	18.00%
CD Secured	3% over rate

Terms to 72 months on Approved Credit

NEWEST SERVICES COMING UP IN 2015

The Florist FCU has partnered with INTECH, for our core data processing, beginning in 2015. We are proud to say that with their help, the Credit Union will be providing mobile banking, remote deposit of checks, and shared branching (a network of Credit Unions who share their offices as a branch of our operations) nationwide. Look for these services soon.



2015
Happy New Year
from all of us to you

We are absolutely pleased to extend to you, our valued members, the best for 2015. May we celebrate our successes together.

Kenn, Angie, Rene