



**Lobby Hours:**

**Orlando**

Monday - Thursday: 9am - 4pm  
Friday: 7am - 2pm

**East Orlando**

Monday & Wednesday: 9am - 4pm  
Friday: 7am - 2pm

**Maitland**

Tuesday & Thursday: 9am - 4pm

**Fall Issue 2017**

(407) 303 - 1527  
Toll Free: (866) 303 - 9596  
email: [fh.credit.union@flhosp.org](mailto:fh.credit.union@flhosp.org)

[www.fhcu.cc](http://www.fhcu.cc)

**Holiday Closings:**

Columbus Day  
October 9th

Veterans' Day  
November 11th

Thanksgiving Day  
November 23rd

Christmas Day  
December 25th

**USE YOUR DEBIT CARD  
for a chance to win a  
SAMSUNG TABLET!**



See back for details

**President's Message**

It is hard to believe that the holiday season is here already. This is a very special time of year as it gives us some time to be with family and friends. Please remember the Credit Union is here to help with your financial needs. However please try to spend prudently and responsibly this holiday season. It is very easy to overspend and start the New Year digging out of debt.

2017 has turned into another banner year for Florida Hospital Credit (FHCU) and we could have not done it without you. Our mission is to serve you, our members, because without you FHCU would not exist.

Some recent 2017 highlights are as follows:

- Fake Checks – Counterfeit or fake checks are being used in a growing number of fraudulent schemes, including foreign lottery scams, check overpayment scams, Internet auction scams, and offers to open a bank account at the Federal Reserve if the person shares their Social Security number and other information. Here is an example - It's your lucky day! You just won a foreign lottery! The letter says so. And the cashier's check to cover the taxes and fees is included. All you have to do to get your winnings is deposit the check and wire the money to the sender to pay the taxes and fees. You're guaranteed that when they get your payment, you'll get your prize. There's just one catch: THIS IS A SCAM. The check is no good, even though it appears to be a legitimate cashier's check. The lottery angle is a trick to get you to wire money to someone you don't know. If you were to deposit the check and wire the money, your bank would soon learn that the check was a fake. And you're out the money because the money you wired can't be retrieved, and you're responsible for the checks you deposit — even though you don't know they're fake. If you should receive a suspicious check, please call FHCU for precautions to take. For further information go to <https://www.consumer.ftc.gov/articles/0159-fake-checks>.
- Support Center – We heard you! I am pleased to report in July we opened a Support Center. The Support Center provides a host of services including first line telephone support and assistance with password resets, mobile banking, bill pay debit and credit cards. If you need assistance, please call our Support Center at 407-303-1527 option 2.
- CardValet – FHCU is proud to introduce this ground-breaking new app to our members! With Card Valet, you can turn your Debit card on or off, set dollar limits on merchants, geographical areas, receive alerts, get real time balances and much more. Download the free CardValet app and take control of your Debit Card. For assistance, please call our Support Center.
- Car Buying Service – FHCU has teamed up with TRUECar to provide members a simple and easy way to purchase a vehicle. Here is how it works – go to the FHCU website, under QUICK LINKS, select "FHCU Car Buying Service." Find your car (by selecting the "Search Vehicles" button), lock in your guaranteed price with a certified dealer of your choice, get preapproved at FHCU (call the support center or visit a branch) then buy your car with your guaranteed price certificate.
- Mobile Text Banking – Need the balances in your accounts quickly? Try our Text Messaging. Once set-up, you can text "BAL" and receive in seconds the balances in all of your eligible accounts. Text Banking also provides alerts as to large transactions. To set-up, open FHCU's mobile app, "My Accounts" then "Text Banking" and follow the prompts. **There is no charge for this service. If you need assistance, please call our Support Center.**
- Account To Account (A2A) Transfers – Now you can transfer from funds between your FHCU account and your other banking institution accounts, up to \$2,500 per transaction! Simply go to our website under Forms, complete the Account to Account (A2A) one-time authorization form, and submit via email, fax or drop off at a Branch. **Unlike other banks, there is no charge for this service.**
- Mobile Banking App – Remember FHCU provides the most robust and functional mobile app possible. The new mobile app includes:
  - Mobile deposit (allows members to take pictures of checks for deposit to their accounts)
  - Transfer funds between accounts including accounts outside of FHCU called A2A transfers (A2A transfers up to \$2,500)
  - Mobile bill pay with single sign on
  - Account balances, histories and
  - Pay Anyone also known as P2P or Person to Person

**Now our members have the convenience of accessing their FHCU accounts 24/7 without the need to visit a branch location!**

- Home Mortgages – Did you know that FHCU offers mortgage loans? Did you know that over the full life of a loan, a 30 year mortgage will end up costing more than double the 15 year option? Let us help! Speak with a mortgage professional at (407) 761-4025 or (800) 979-9994 ext. 1210.
- Home Equity Loans – FHCU also offers very competitive Home Equity Lines of Credit (HELOC). Your credit line can be used for anything you choose, such as debt consolidation or home renovations. Use your HELOC for college tuition, a family vacation, major purchases or unexpected emergencies. Call 407-303-5700 ext. 4013 to talk to a FHCU HELOC Representative.

**REMEMBER... all Publix Presto and WAWA ATM's are free to our members. Locate other surcharge-free ATM's near you, when you download the CU24 ATM Locator app on your smart phone.**

Please help us share the news about the Credit Union difference, and invite your friends and family to become members.

**On behalf of the FHCU staff and our Board of Directors, we extend our good wishes to you and your family for a happy, healthy and joyous holiday season.**

Enjoy your holiday season!

*Sincerely,*

*John W. Martin, President/CEO*



**Our Mission:**

To empower members to achieve their financial goals.



Florida Hospital Credit Union is an Equal Housing and Equal Opportunity Lender.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. NCUA a U.S. Government Agency.

Stop in or visit:

**It's Me 24/7**  
Online Banking



### Social Networking Security

If you use Facebook, MySpace, LinkedIn, or any Social Networking Community website, you may want to take a closer look at your privacy settings. The US-CERT, (United States Computer Emergency Readiness Team), offers some good tips on staying safe on social network sites. Among the important tips is simply recognizing that information you post on the web for your friends to read may be open for the world to read.

To learn more visit our securities website at [www.cusecure.org](http://www.cusecure.org)



## YOUR MONEY, YOUR CHOICE YOUR CREDIT UNION

**The freedom you deserve.**

## USE YOUR DEBIT CARD for a chance to win a SAMSUNG TABLET



**EVERY TIME YOU USE YOUR DEBIT CARD WITH A SIGNATURE YOU WILL BE ENTERED FOR A CHANCE TO WIN!**

One (1) Prize Winner will be selected on or about December 5, 2017 by a random drawing from all qualified entries received by a participating credit union between October 1, 2017 and November 30, 2017. Each time an eligible member uses their debit card with their signature during the contest period they will be entered in the contest allowing for multiple entries. PIN-based transactions will not be entered in the contest. See your credit union for complete details, including contest rules, restrictions and alternate method of entry. Void where prohibited by law.

We're available even when we're not open! With **It's Me 247** Online Banking, you can keep in touch with your accounts any time, from any place! Use **It's Me 247** Online Banking to check balances, transfer money, and stay connected around the clock!

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