



The Florist
Federal Credit Union

the Quarterly 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

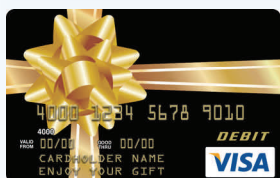
Mountain Time

8:30 to 4:00PM M-F

Phone: 575-622-0560

Address: PO Box 2202
Roswell NM 88202-2202

GIFT CARDS
AVAILABLE NOW



HAPPY NEW YEAR



2.90% on balance transfers

START THE NEW YEAR RIGHT!

The holidays can be tough on your wallet, especially if you've run up balances on bank cards. You know, the ones where you thought the rate was low, but now its not!

PROMOTION: Transfer balances to your Credit Union visa card to save money. For a limited time, any and all transfers may qualify for a low rate of 2.9%. The rate on those balances is good for 12 months from the date of transfer. The rate then reverts back to our low rate of 10.9%, one of the lowest in the industry. Call us today at 575-622-0560.

**Get Started with a
FLORIST special New
or Used Auto Loan**

**The key to your new car is
waiting for you!**

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 you started at 575-622-0460

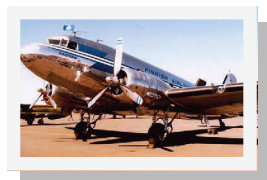
Full financing—finance up to 100% of your vehicle purchase, including tax, title and license

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 statewide.

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



3.9% airplanes/delivery vans to 72 mos



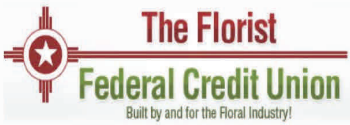
Savings & Lending Rates

The Florist Federal Credit Union is your partner for business loans. Whether you need to:

- » Expand or acquire a business
- » Purchase equipment
- » Finance business expenses
- » Purchase owner occupied real estate
- » Leasehold improvements or
- » Refinance existing dept.

Also available a complete suite of business solutions including:

- Receivable Financing
- Billing Services
- Insurance Services
- Merchant Cash Advance
- Merchant Processing
- Ecommerce
- Web Services
- Data Storage
- Payroll Services



Contact Us!
 1-800-322-0811
 Kenn Bell, President
 kenn.bell@thefloristfcu.org
 www.thefloristfcu.org

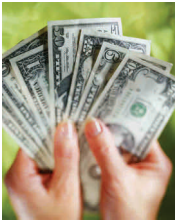
Holiday Closures

TUESDAY JANUARY 1	NEW YEAR'S DAY
MONDAY JANUARY 21	MARTIN LUTHER KING JR
MONDAY FEBRUARY 18	WASHINGTON'S B-DAY
MONDAY MAY 27	MEMORIAL DAY

SAVINGS RATES BEGINNING		
JANUARY 01, 2013 (subject to change)		
<u>Regular Savings</u>	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%
<u>Checking Account</u>		
Regular checking	0.10%	0.10%
Plus checking (requires min \$2500)	0.51%	0.50%
<u>CD Rates</u>		
3 months	0.51%	0.50%
6 months	0.50%	0.50%
12 months	1.01%	1.00%
24 months	1.25%	1.24%
36 months	1.40%	1.39%
<u>IRA's</u>		
Avg. daily bal. up to \$2,500	1.01%	1.00%
Avg. daily bal. \$2501 to \$10,000	1.21%	1.20%
Avg. daily bal. \$10,001 +	1.41%	1.40%
<u>LOAN RATES AFFECTIVE</u>		
JULY 01, 2012 (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%	
Terms to 72 months		
On Approved Credit (OAC)		
		

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

Start the new year right with a free account for your child. The Sprout account is the best way for your child to learn about saving, and to start the 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. It's a perfect place to put their hard earned **allowances**.



HAPPY NEW YEAR
 Staff and Board of The Florist Federal Credit Union