



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

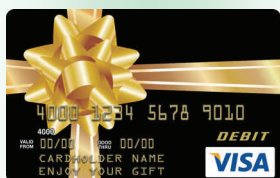
Mountain Time

8:30 to 4:00PM M-F

Phone: 575-622-0560

Address: PO Box 2202
Roswell NM 88202-2202

GIFT CARDS
AVAILABLE NOW



spring cleaning events

To help our members with their spring cleaning chores, the Credit Union has put together some helpful programs to help make those chores a bit easier. A VISA transfer for 2.9%. New car financing for 2.9%. Look them over, then call us at 575 622 0560, or go on line to begin the process. You can apply for a new VISA or Car by going to www.thefloristfcu.org



2.90% on balance transfers

Do yourself a favor this Spring. Include a balance transfer to "spring clean" your finances. Transfer high cost card balances to your Credit Union VISA today. Just call us a 575 622 0560 or go on line to www.thefloristfcu.org (good for 12 months, then reverts to original rate on all balance transfer)

Spring Cleaning may include your car!

CU special New CARS 1.9%* through June 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.

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

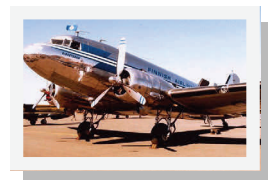
Fast pre-approvals—so you can bargain like a cash buyer.

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.*



2.9% airplanes/delivery vans to 72 mos

2013 CU Annual Meeting

The Annual Meeting of The Florist FCU will be held on Saturday, August 3, 2013, in Ruidoso, NM. Please come and vote for your board of directors, and stay for the prizes. We will have cash prizes to give out again to 7 lucky members.

Verification of Member Accounts

The supervisory committee is conducting a "verification of account" on all members as of March 2013. If the information contained in your statement of accounts is incorrect, please contact them at

The Supervisory Committee PO Box 1113 Roswell NM 88202

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 WesTexas @ 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

If you are a member of the Credit Union, and you are paying more than 5% on your commercial building (retail or wholesale shop), you owe it to yourself to contact the Credit Union to refinance at this special rate. We have the lowest loan fees in the business. Over the life of the loan, you may save several thousand dollars. Terms to 180 months.

Call Kenn today to find out more. 575 622 0560

Holiday Closures

MONDAY MAY 27	MEMORIAL DAY
THURSDAY JULY 4	INDEPENDENCE DAY
MONDAY SEPTEMBER 2	LABOR DAY
MONDAY OCTOBER 14	COLUMBUS DAY

Savings & Lending Rates

SAVINGS RATES BEGINNING

JANUARY 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%	1.00%
Avg. daily bal. \$2501 to \$10,000	1.21%	1.20%
Avg. daily bal. \$10,001 +	1.41%	1.40%

LOAN RATES AFFECTIVE

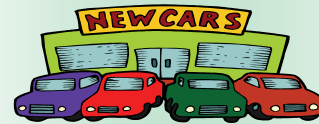
JANUARY 01, 2012 (subject to change)

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% - 12.9%

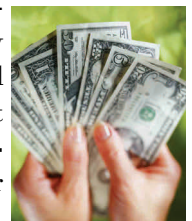
Terms to 72 months on Collateralized Loans

* On Approved Credit (OAC)



***** 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