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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. Any Floral Association may request our services and anyone who belongs to a Floral Association may join. At the heart of our mission is our volunteers:

Board of Directors

- Ron Harrison, President
- Doug Liedtke, VP
- Jack Cross, Treasurer
- J.B. Terrell, Secretary
- Mike Gardner, Director
- Dianna Nordman, Director
- Dwight Fortson, Director

Supervisory Committee

- Lynn Karnes, Chair
- Tom Lancaster, Member
- J.B. Terrell, Member

Staff of the Credit Union

- Kenn Bell, Mgn and CEO
- Kelly Sistok, Senior Operations
- Marissa Gonzales, MSR

The Holidays / Our Present to You



THE HOLIDAYS ARE UPON US. Every year, the Credit Union offers a small gift to our member-borrower called **"Skip a Payment"**. The idea is to put a few extra dollars in your pocket during the holidays, for travel, gifts, and extra food on the table. During this holiday season we are so blessed to be in America. We wish all of our members, their families and friends, and especially those of us who have family members serving overseas, a most blessed holiday season. And take advantage of our gift for use by anyone who is current on their loan and hasn't had an extension this year already. The extension is good for one month, either November or December. The extension costs \$10, which we can add to the loan. Please remember that by having your loan extended, you will have extra interest to pay, as well a longer maturity. Yes, your loan still accrues interest, so be prepared for the extra time to pay it off. Call us now.



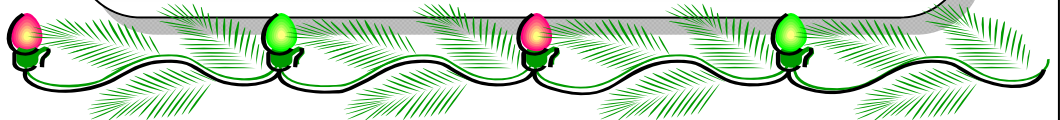
CHECK OUT THESE RATES

NEW CARS



- 3.9% new or used autos 48 months
- 4.9% new or used autos 60 months
- 5.9% new or used autos 72 months

Meet or Beat Rate: Take 2% off your current rate to a minimum of 4%
New Money Only. From any other bank or credit union.





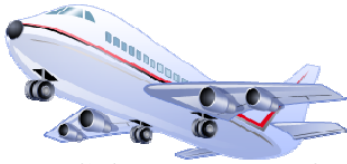
Why Own A Debit Card ?

Safe

Debit Cards are used by most every business and restaurant in the world. They are safer than cash. If you lose your debit card, we can block it within 60 seconds. If fraudulent purchases are made, you are, for the most part, not responsible. Lose your cash and most times you won't get it back. The only cost to you of using the card is if you obtain cash at an ATM machine. Don't do it. Just buy something for \$1.00 at any store and get cash back. Put the gum in your pocket. Its that easy.

Convenient

Having a wad of cash takes up a lot of space. Don't sit on your money. Sit on a small card instead. Easy on your back side! Easy in your purse!



TRAVELING OVER THE HOLIDAYS?

Credit and Debit Cards may be accidently blocked by a strong fraud system. Protect yourself. Just like the mail man, be sure to let us know when you are traveling. We can make sure your card will always be available.

Holiday Closures

Monday October 11 Columbus Day ▪ Thursday November 11
 Veteran's Day ▪ Thursday + Friday November 25-26 Thanks-
 giving ▪ Friday December 24 Christmas.

Savings & Lending Rates

SAVINGS RATES BEGINNING

OCTOBER 1, 2010 (subject to change)

<u>Regular Savings</u>	<u>APY</u>	<u>RATE</u>
Avg. balance under \$500	0.21%	0.20%
Avg. balance under \$501 to \$2500	0.21%	0.20%
Avg. balance over \$2500	0.76%	0.75%
<u>Checking Account</u>		
Regular checking	0.15%	0.15%
Plus checking	0.71%	0.750
<u>CD Rates</u>		
3 months	0.76%	0.75%
6 months	0.96%	0.95%
12 months	0.96%	0.95%
24 months	1.47%	1.45%
36 months	1.77%	1.75%
<u>IRA's</u>		
Avg. daily bal. up to \$2,500	1.21%	1.20%
Avg. daily bal. \$2501 to \$10,000	1.42%	1.40%
Avg. daily bal. \$10,001 +	1.71%	1.68%

LOAN RATES AFFECTIVE

OCTOBER 1, 2010 (subject to change)

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

Share Secured	6.00%
Signature	8.00% to 14.00%
Collateral (vehicles, RVs, etc)	3.90% to 9.00%
Overdraft lines of credit	18.00%
CD Secured	3% over rate

Wishing you all the best of the holiday season

The Credit Union wishes to thank everyone, from staff and volunteers, to members near and far, for their support this year. It takes a community to raise a child. It takes member participation to have a successful credit union. Our success is your success. It's been a fast and furious year, from the retirement of a long time manager to fresh and new faces in the office. Change can be tough on everyone. For those of you who have chosen to love us regardless, we extend our absolute best wishes to you and yours. May all of your dreams come true.

Kenn, Kelly, Marissa