

Members SAVE BIG with  
*Low Cost* **4.00%** *Home Equity Loans*  
 APR\*




**A HOME EQUITY LOAN IS A SMART CHOICE OVER TRADITIONAL LOANS.** Choose a Fixed or Adjustable Rate as low as 4.00% APR\*. The best part is you pay NO Points and NO Closing Costs, only a one-time \$249 application fee on loans up to \$150,000 and \$549 on loans up to \$249,000.

### HOME EQUITY LOAN

Borrow up to 95% of your available equity  
 Enjoy fixed rates and payments  
 Choose a term of 5, 7, 10 or up to 15 years

### HOME EQUITY LINE OF CREDIT

Borrow up to 95% of your available equity  
 Adjustable rate, 15 year repayment term



Unlock  
*the* Equity  
 in your home

\*4.00% APR is our best rate on approved credit and combined loan to value (CLTV) of 80%. Your APR may be higher depending on credit rating and CLTV. For lines of credit the APR is adjustable semiannually and is indexed to the Prime Rate published each January 1 and July 1. Minimum APR is 4%. Maximum APR is 18%. Minimum credit limit and initial draw is \$5,000. Home equity loans and lines of credit are available for primary residential real property located in the state of Florida.



# This is an Excellent Time to Unlock the Equity in Your Home!

Home Improvements • Consolidate Debt • Tuition • Vehicle Purchase

**The equity in your home is one of the most valuable financial tools you possess.**

Put it to good use to consolidate higher interest rate debt, make home improvements, pay for private school or college tuition, purchase the vehicle of your dreams, and much more.

You pay **NO Points** and **NO Closing Costs**, only a \$249 application fee on loans up to \$150,000 and \$549 on loans up to \$249,000. Rates are **as low as 4.00% APR**.\*

The interest you pay is generally tax deductible (consult your tax advisor), making a Home Equity Loan a *smart choice* over traditional loans.

*Choose a Fixed or Adjustable Rate:*

## HOME EQUITY LOAN

Borrow up to 95% or your available equity  
Enjoy fixed rates and payments  
Choose a term of 5, 7, 10 or 15 years

## HOME EQUITY LINE OF CREDIT

A revolving line of credit provides a smart source of cash  
Borrow up to 95% of your available equity  
Adjustable rate, 5 year draw period with a 15 year repayment term

**To apply, call us at (800) 749-3228 and a loan professional will be pleased to help you.**

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# USA Patriot Act - Identity Verification Notice

**To help the government fight the funding of terrorism and money laundering activities,** Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

If you are an existing member who joined the credit union before the USA Patriot Act became effective, we may also need to verify your identity when you request a new deposit account, apply for a loan, or are added as a signatory to an existing account. We may ask for a copy of your Florida driver's license or other government issued identification.

We ask for your understanding as we work to support these efforts to maintain the security of your funds and our country. Please speak with a credit union staff member if you have any questions about our identity policies.



## Savers and Investors

Certificate accounts are available here at competitive rates. Feel secure in knowing your money is federally insured. Deposits at Florida Baptist Credit Union are insured to \$100,000 and IRA funds are insured to \$250,000 by the National Credit Union Administration, an agency of the federal government.

We require a minimum of \$1,000 to open a certificate account and terms range from 6 months to 5 years. Check out the panel on the last page of this Messenger Newsletter for a rate and term that may interest you.

## F.Y.I.

### HOLIDAY CLOSINGS

*FBCU will be closed on the following holidays during this calendar quarter:*

**Independence Day**  
Thursday, July 4, 2008

**Labor Day**  
Monday, September 1, 2008

# RATE watch

## LOAN RATES

## APR

### New-Car/Truck

up to 36 Months	5.25%
37 to 48 Months	5.25%
49 to 60 Months	5.50%
61 to 72 Months	6.00%
73 to 84 Months	6.50%

### Used-Car/Truck

up to 36 Months	5.75%
37 to 48 Months	5.75%
49 to 60 Months	5.75%
61 to 72 Months	6.25%

### Home Equity Loans

5 Years	Prime Rate - 2.00%*
7 Years	Prime Rate - 1.50%*
10 Years	Prime Rate - 1.00%*
15 Years	Prime Rate - 1.00%*

\*Minimum 4.00%

VISA Credit Card	10.90%
MasterCard Credit Card	10.90%
Personal Loans	9.00%
Line-of-Credit	9.00%



## SAVINGS RATES

## APY

Share Savings	.50%
Special Savings	.50%
Noah's Ark Club	.50%
IRA Share Savings	.50%
Money Market (Minimum Daily Balance \$1,000)	1.00%
Money Market (Minimum Daily Balance \$10,000)	1.50%
Money Market (Minimum Daily Balance \$25,000)	2.00%
Money Market (Minimum Daily Balance \$50,000)	2.50%
6 Month Share Certificate	2.75%
1 Year Share Certificate	3.00%
2 Year Share Certificate	3.10%
3 Year Share Certificate	3.20%
4 Year Share Certificate	3.30%
5 Year Share Certificate	3.40%

Any of the above Certificate terms are available to IRA investors. Rates effective as of printing. Savings rates are declared for the previous quarter, and dividends paid quarterly. Money Market Account dividends and Share Certificates, subject to change without notice. All savings rates APY, all loan rates APR. Your APR may be higher depending on credit rating and loan-to-value when you apply.

## SPECIAL SERVICES

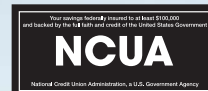
### Fee Schedule

Official Check (less than \$500)	2.00
Interim Statement	2.00
Statement Copy	5.00
Returned Deposited Item	15.00
Wire Transfer - cutoff 1:30 pm	15.00
Check Copy	5.00
Stop Payment Request	25.00
Non-Sufficient Funds	30.00
Overdraft Share Transfer	2.00
Account Research - per half hour	10.00
ATM Network Transaction	1.00
(8 free per month)	
Card Replacement	10.00
Rush Card Replacement	25.00
Card (PIN) Replacement	5.00
Dormant Account - per quarter	15.00
(< \$200 balance w/ no activity in 24 mos)	
Check Printing - varies with style	
Express Delivery Service	30.00
Loan/CC Late Payment - > 10 days late	
5% of payment with a min. charge	30.00
Loan Over Credit Limit	30.00
Internet Bill Payer - per month	4.95
(Free if overdraft credit line and credit card are maintained)	
Money Market Account - per month	5.00
(Free if \$2,500 minimum daily balance is maintained)	
Noah's Ark Club Saving - per withdrawal in excess of 1 per month	1.00
Business Checking Account - per mo.	15.00
(Free if \$2,500 minimum daily balance is maintained)	
Levy/Garnishment Request	30.00
Bad Address - per month	1.00



Serving The Financial Needs of Southern Baptists Throughout Florida

*Our Vision... To provide full financial services applying Christian principles in serving Florida Southern Baptists as their primary financial institution, providing support for the cause of Christ throughout the world.*



This Newsletter is the official quarterly publication of Florida Baptist Credit Union. Comments and suggestions should be mailed to the address below:

## F B C U INFORMATION

### OFFICE LOCATION AND ADDRESS

Florida Baptist Credit Union  
1320 Hendricks Avenue  
Jacksonville, Florida 32207

### OFFICE HOURS

Monday-Friday  
9 a.m. - 4 p.m.

### TELEPHONE NUMBERS

Local: (904) 396-4208  
Toll-free: (800) 749-3228  
Fax: (904) 398-5259

### A.D.A.M. 24 HR. TELEPHONE ACCESS

Local: (904) 396-4208  
Toll-free: (800) 749-3228

### INTERNET ACCESS

www.fbcu.org  
E-mail: info@fbcu.org