

THE Ledger

JULY 2018

A quarterly publication
of floridacentral Credit Union

We can't **Choose** your
Dream Car
- just **Finance** your **auto loan**.



GREAT AUTO LOAN RATES

as low as **2.50%** APR* for up to **75** Months

Plus, no payments for up to **90 days!**[^]

APPLY TODAY!

(813) 879-3333 or (800) 528-3330

www.floridacentralcu.com

*Annual Percentage Rate based upon individual applicant's creditworthiness, year, make, model, and mileage of vehicle.
^Interest will continue to accrue during the 90 day "no payment" period. Contact floridacentral for complete details.
Rates, terms, and conditions are subject to change without notice. Restrictions apply.

Home Loans at floridacentral

Mortgage rates are near historic lows, so if you are in the market to buy a new home or refinance your existing mortgage, your timing is perfect. At floridacentral, you will receive competitive interest rates, save on closing costs (by benefiting from our not-for-profit status), be able to choose from a variety of mortgage options, and have peace of mind knowing that you are working with a financial institution you can trust. To learn more about your different mortgage options and to apply, contact our friendly and helpful Mortgage Team today at (813) 879-3333 or (800) 528-3330, ext. 6244.

Ask us about our special 10-Year Mortgage financing as low as 3.125%* with an APR of 3.294%* for qualified buyers.

^Annual Percentage Rate is subject to change without notice and based on creditworthiness and loan to value. 10-Year Mortgage on a loan amount of \$175,000. Closing costs may apply. Rates are subject to change without notice. Contact our Mortgage Team for current rates and specifics about mortgage loan products. Refinance offer available for 1st mortgages only. Rates current as of March 13, 2018. Other restrictions may apply.

Unlock the **Equity** in Your Home

What is on your 'to do' list for this Summer? Add a pool, remodel that outdated bathroom, pay for college tuition? Whatever your need is, a **Home Equity Loan** from floridacentral can help you unlock the equity in your home. With our special offer, you can expect:

- As low as **3.95%** APR*
- No closing costs**
- **\$250** to help you get your home improvements started.^ Limited time only!
- No appraisal fee^^
- May be tax deductible. Consult your tax advisor for details.

Contact floridacentral today to apply!



*Annual Percentage Rate is a fixed rate and is based on loan to value, term, and creditworthiness. Minimum loan amount to receive APR is \$5,000. Financing for up to 15 years is available on loan amounts up to 80% of the appraised property value minus the outstanding first mortgage balance.
**Not applicable to properties held in trust. ^Special offer not available for Home Equity Lines of Credit. Minimum \$10,000 loan to receive cash incentive. Cash incentive is a one-time offer on one-time funds disbursement. Funds will be deposited into savings within 30 business days of loan closing. Early payoff of less than one year requires full repayment of \$250 incentive. Cash incentive is not available if loan is used to pay off any existing floridacentral debt or obligation. ^^Loans over \$50,000 may require an appraisal fee. No annual fee or pre-payment penalty. Other rates and terms available.

(813) 879-3333 • 1-800-528-3330

DEPARTMENT EXTENSIONS

Member Services	7550
Mortgages	6244
Lending Team	6244
Investment Services	7232
Job Line	7660

TO APPLY FOR A LOAN

www.floridacentralcu.com
(813) 879-3333 or (800) 528-3330
Extension 6244

TO APPLY FOR A LOAN AFTER HOURS

Call 24 Audio Response Network
(813) 874-2424 • 1-800-444-1124
Live Operator: Toll Free 1-877-777-5363

OTHER SERVICES

CALL 24 - AUDIO RESPONSE NETWORK

(813) 874-2424 • 1-800-444-1124

On the Internet at

www.floridacentralcu.com

LOAN RATES*

	APR*	Up to Term
New Car (as low as)	2.50%	75 mo.
Used Car (as low as)	2.50%	75 mo.
New Harley Davidson (as low as)	2.50%	75 mo.
New Recreational Vehicle (as low as)	5.90%	75 mo.
Watersports (as low as)	5.90%	75 mo.
Personal Loan (as low as)	9.90%	60 mo.
Rewards Platinum MasterCard	as low as 11.15% and no annual fee	
Home Equity Loan (as low as)	3.95%	60 mo.
	4.45%	120 mo.
	7.45%	180 mo.
Home Equity Line of Credit	Open-end line of credit. Variable rate. Call for details.	

First Mortgages

Please contact the mortgage department for current rates.

Ultimate Checking (if ALL requirements are met)		
Up to \$5,000	2.25% APY [^]	2.20% APR+
Up to \$5,000 (no loan)	1.25% APY [^]	1.24% APR+
From \$5,000-\$10,000	.50% APY [^]	.50% APR+
Over \$10,000	.10% APY [^]	.10% APR+
Ultimate Checking (if requirements are not met)		
	0.01% APY [^]	0.01% APR+

SAVINGS RATES

Certificates of Deposit

Min. Bal. Required	Term	APY*	Div. Calc. Method
\$500	6 mo.	0.36%	0.36%
	1 yr.	1.06%	1.05%
	2 yr.	1.26%	1.25%
	3 yr.	1.31%	1.30%
	4 yr.	1.61%	1.60%
	5 yr.	1.81%	1.80%

Regular Share Account

\$5.00 & Over .05% APY rate pd.mo. Daily

Money Market Account

\$2,500-24,999.99	.16%	.16%
\$25,000-49,999.99	.26%	.26%
\$50,000-and above	.36%	.36%
	rate paid monthly	

Christmas Club

.05% .05%

Certificates of Deposit: The above rates are in effect as of publication date. Rates are subject to change. Penalty for early withdrawal. Share and Checking Accounts: The above rates are declared at month end and therefore subject to change. Maintenance or activity fees could reduce earnings on accounts.

*Annual Percentage Rate based upon individual applicant's creditworthiness, year, make and model of vehicle. Rates are subject to change without notice.

[^]Annual Percentage Yield

+Annual Percentage Rate

Federally Insured by the NCUA



FOUR QUESTIONS TO ASK ABOUT YOUR PORTFOLIO

Today's market presents challenges – such as rising interest rates – when evaluating income-producing investments. Ask yourself these four questions as they pertain to your income-producing securities:

1. What role do they play in my portfolio?
2. What will happen if interest rates rise?
3. What other risk exposure do I have?
4. What action should I take?

We have the tools, resources and expertise to help you make informed decisions and adjust appropriately, given risks in today's market.

Call us today for help assessing whether you are well positioned for any scenario.

RAYMOND JAMES®

Manuel F. Garcia/ Jesse Burchill
Financial Advisors

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www.raymondjames.com/flcentralfinancial

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18-Month Certificate of Deposit

We can't predict the weather

- just help you save for a sunny day!



Lock in an 18-Month Certificate of Deposit

with a great **2.02%** APY*

Contact us today for complete details. Other terms and rates available.

*Annual Percentage Yield. Restrictions apply. Contact floridacentral for complete details. Minimum \$1,000 to open CD. This offer does not apply for IRA CDs. Rates as of March 1, 2018 and subject to change without notice.

Protect Yourself with Member Identity Theft Protection

Did you know that using an identity theft protection service is the best way to minimize risk and protect your personal information from being misused?

floridacentral Credit Union is partnered with Member Security Center to offer Identity Theft Protection services to our members at discounted prices. This protection is similar to what some of the other large companies in the ID Protection Industry offer including detection, monitoring and restoration services.

You can sign up by visiting us online and clicking on the Member Security Center link, or at www.membersecuritycenter.com, and choosing floridacentral Credit Union in the "Credit Union" drop down box after you have selected the program.

Identity Theft Protection Service is one more way that floridacentral is the credit union you can bank on.

HOLIDAY CLOSINGS

floridacentral Credit Union locations will be closed Monday, September 3, 2018 for Labor Day and Monday, October 8, 2018 for Columbus Day.