

# THE Ledger

OCTOBER 2018

A quarterly publication  
of floridacentral Credit Union

We can't help you  
**spend** it  
- just help  
you **earn** it!

Get a 13-Month CD with a  
great rate of

**1.75%**  
APY\*

OR

Get a 30-Month CD with a  
great rate of

**2.50%**  
APY\*

Open Your Certificate of Deposit Today!

Other terms and rates available.



## Make it Happen with a Home Equity Loan

Ready to replace those floors  
or remodel that outdated  
bathroom? A Home Equity Loan  
from floridacentral can help  
make it happen. With our special  
offer, we'll save you time and  
money! Check it out:

- As low as **4.25% 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.

\*Annual Percentage Yield. \$5,000 minimum balance to open. Restrictions apply. Rates as of August 14, 2018 and subject to change without notice. Restrictions apply. Contact floridacentral for complete details.

(813) 879-3333 • 1-800-528-3330

**DEPARTMENT EXTENSIONS**

Member Services	7550
Lending & Mortgages	6244
Investment Services	7232

**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\***

Term	APR*	Up to
<b>New Car</b> (as low as)	3.00%	75 mo.
<b>Used Car</b> (as low as)	3.00%	75 mo.
<b>New Harley Davidson</b> (as low as)	3.00%	75 mo.
<b>Personal Loan</b> (as low as)	9.90%	60 mo.
<b>Rewards Platinum MasterCard</b>	as low as 11.65% and no annual fee	
<b>Home Equity Loan</b> (as low as)	4.25%	60 mo.
	5.00%	120 mo.
	7.75%	180 mo.
<b>Home Equity Line of Credit</b>	Open-end line of credit. Variable rate. Call for details.	

**First Mortgages**

Please contact the mortgage department for current rates.

<b>Ultimate Checking</b> (if ALL qualifiers are met)		
Up to \$25,000	1.75% APY	1.74% APR
From \$25,001 & over	2.00% APY	1.98% APR
<b>Ultimate Checking</b> (loan qualifier not met)		
Up to \$25,000	1.25% APY	1.24% APR
From \$25,001 & over	1.50% APY	1.49% APR
<b>Ultimate Checking</b>		
If qualifiers are not met	.01% APY	.01% APR

**SAVINGS RATES**

Certificates of Deposit	Min. Bal. Required	Term	APY*	Div. Calc. Method
\$500		6 mo.	0.76%	0.76%
		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%		
<b>Regular Share Account</b>	\$5.00 & Over		.05% APY	Daily
			rate pd.mo.	
<b>Money Market Account</b>				
	\$2,500-24,999.99		1.00%	1.00%
	\$25,000-49,999.99		1.49%	1.50%
	\$50,000-and above		1.83%	1.85%
			rate paid monthly	
<b>Christmas Club</b>			.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/ficentralfinancial

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## Home Loans are Here!

Are you 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.

Get a great rate on our **10 year mortgage** as low as **3.750%** with a **4.085% APR\***!

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.

\*Annual Percentage Rate is subject to change without notice. Closing costs apply. Restrictions apply. Contact our Mortgage Team for current rate and specifics about mortgage loan products. Refinance offer available for 1st mortgage only.

## International Credit Union Day Celebrates the Platinum Lining

On **Thursday, October 18, 2018**, credit unions around the world will celebrate **International Credit Union Day**. Credit unions are not-for-profit financial cooperatives, offering the same services as other financial institutions, but with a people-first philosophy. Since 1948, on the third Thursday of every October, credit unions have celebrated the principles that make credit unions the best financial partners of people all over the world. "Find Your Platinum Lining in Credit Unions," this year's theme, combines the traditional gift of platinum for 70th anniversaries, a play on the sayings "every cloud has a silver lining" and a celebration of the platinum lining differences and impact credit union have made and continue to make for members.

We celebrate 70 years of **International Credit Union Day**. We hope everyone will join us in celebrating the credit union difference, our proud cooperative heritage and the wonderful opportunities credit unions offer members of floridacentral Credit Union.



### HOLIDAY CLOSINGS

floridacentral Credit Union will be closed **Monday, October 8, 2018 for Columbus Day; Monday, November 12, 2018 for Veterans Day; Thursday, November 22, 2018 for Thanksgiving; Tuesday, December 25, 2018 for Christmas; and Tuesday, January 1, 2019 for New Years Day.**