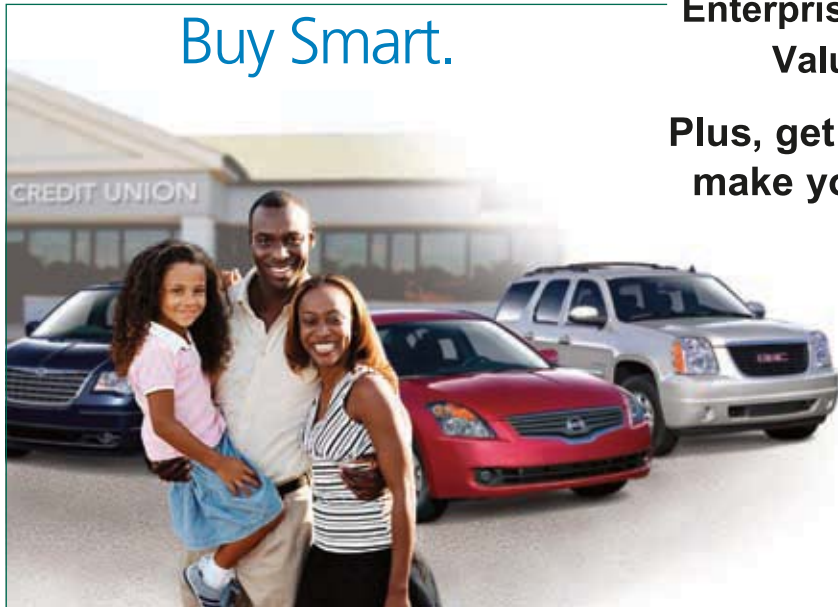


Borrow Smart. Buy Smart.



Enterprise will give you Blue Book® Trade-In Value on your vehicle **PLUS \$500!**¹

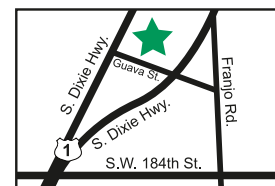
Plus, get pre-approved and Enterprise will make your first payment up to **\$300!**²

Upon used vehicle purchase from Enterprise Car Sales.

Call Baptist Health South Florida Federal Credit Union to get pre-approved today!

**Enterprise Car Sales
Miami**

17720 S. Dixie Hwy.
(305) 378-0111



For available models, call 1-800-CARSALES.

Stay Protected... Opt-in To Keep Your Overdraft Coverage

Overdraft coverage is a value added service your credit union provides that protects your checking account when you don't have enough funds to cover a transaction. It is designed with your protection and convenience in mind.

Changes in Federal law have created new rules governing overdraft coverage programs and go into effect on July 1, 2010 (for existing members August 15, 2010). As a result of these new changes, you must now "opt-in" in order to keep your overdraft coverage privileges which cover your everyday debit card transactions.



Did You Know...

...that 0.9% APR auto loan from a dealer is not always the best deal for you? If you buy a \$23,000 car at 0.90% APR and financed for 60 months, **your monthly payment is approximately \$392.00**. And, you must pay dealer pricing for GAP and any additional warranty you may need.

Get pre-approved at the Credit Union and then as a cash buyer, you can negotiate the price down to \$21,000. And, yes you can get at least a 10% discount.

Finance the loan with your Credit Union for 3.99% APR and your monthly payment is only \$387.00. Plus, you can

purchase GAP and warranty from the credit union at a much lower price than what a dealer charges.

Always check with your Credit Union before accepting dealer financing!



Member Friendly Home Equity Loans

While other lenders are making it very difficult to get a home equity loan, your Credit Union is making home equity loans and wants your business. Our friendly, professional mortgage representatives make the process seem easy and they will guide you until you close on the loan.



Ask a Member Service Representative on how to proceed or just call Home Financing Center today at 305-777-9895 for assistance. Ask for Maria Zas or Joanna Martinez. They will

provide friendly and professional service to ensure you get the loan you need.

**5 YEAR TERM:
5.99% APR***

**10 YEAR TERM:
6.99% APR***

**15 YEAR TERM:
7.74% APR***

**Annual Percentage Rate. 80% loan to value and borrower must meet credit union lending guidelines. APRs are subject to change. Consult your tax adviser to see if interest paid is tax deductible.*

Dividend Rate Changes

With market rates holding very low and a slow loan volume, the Credit Union is lowering the dividends it is paying for deposits. This means you may earn less on your deposits. But, this action will increase the Credit Union's capital position and keep it rated as a "well capitalized" Credit Union under the National Credit Union Administration's rating system.

The new dividend yields are as follows. There were no changes to Share (Savings), Share Draft (Checking) and Club Accounts. For new member certificates, the maximum allowed is \$10,000.

PRODUCT	NEW APY*
GrEeen Checking (\$2,500 minimum balance required to earn dividends)	0.60%
Money Market - less than \$25,000 (\$2,500 minimum balance required to earn dividends)	0.40%
Money Market - \$25,000 or more (\$2,500 minimum balance required to earn dividends)	0.40%

CERTIFICATES		
Term	Minimum Balance	Yield*
6 Months	\$500	0.40%
12 Months	\$500	0.60%
18 Months	\$500	0.75%
24 Months	\$500	0.75%
24 Months	\$2,500	0.75%
36 Months	\$2,500	1.00%
48 Months	\$2,500	1.25%

*Annual Percentage Yields effective 5/15/2010.