Mailing Addresses and Phone Numbers

Office Hours: Mon-Fri 8:30 am - 5:00 pm

| Lakeland Main Branch | 800-226-6673 |
|-----------------------|--------------|
| PO Box 1000 | |
| I I I I FI 00000 1000 | |

Lakeland, FL 33802-1000

Pembroke Pines Branch 800-822-4573 PO Box 848609

Pembroke Pines, FL 33084-0609

Jacksonville Branch 800-767-4618

PO Box 8788 Jacksonville, FL 32239-0788

West Palm Beach Branch 800 822-4597

11957 Southern Boulevard Royal Palm Beach, FL 33411

Altamonte Springs Branch 800-822-4756

482 East Altamonte Drive Suite #1010 Altamonte Springs, FL 32701-4604

Norcross, Georgia Branch 800-822-4758

59 South Peachtree Street Norcross, GA 30071-2503

Mableton, Georgia Branch 877-965-3017

Providence Pavilion 1025 Veterans Memorial Hwy SE Box 1B Mableton, GA 30126

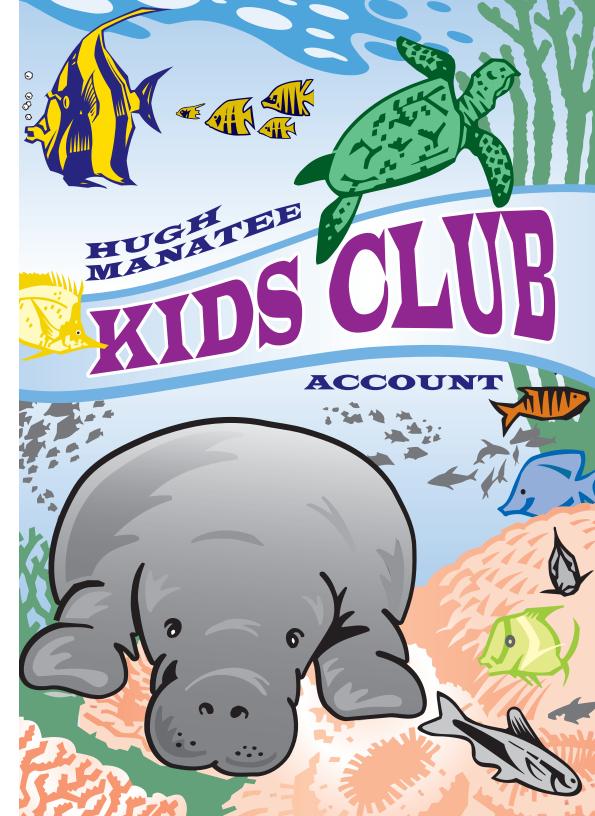
Sarasota "Isle of Service"

Beneva Village 3430 Clark Road Sarasota, FL 34231-8406 877-231-3428





www.pefcu.com



Dear Parents,

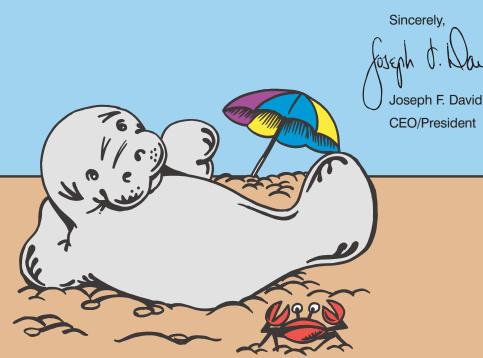
Helping our children establish good long-term savings habits is one of the most valuable things we'll ever do for them. And with PEFCU's Hugh Manatee Kids' Club Account, there's no better time to start than now.

The Hugh Manatee Kids' Club Account, for members through age 12, is a first step toward financial independence – and it's educational and fun. With Hugh Manatee as their guide, kids learn basic financial tips and other educational information.

Best of all, because we know it's important to keep the kids actively involved in their finances, we'll have a special newsletter just for Hugh Manatee Club Members. Here we will talk to young members about finances in "their" language. Plus, it will share Hugh Manatee's educational and conservation tips that kids can use around the home, the school and the community.

It only takes \$7 to start — that includes a \$2 membership fee and a \$5 initial deposit into the Savings Account. (Account balance must reach and maintain a minimum of \$50 within six months of opening to avoid a monthly \$2 service fee.)

Give your child an opportunity to learn financial responsibility. Simply complete a membership application and drop it off or mail it to your nearest branch location. Help your child take that first splash toward a great financial future.





Club Account, you'll learn the benefits of saving the money you earn or receive. As long as you keep your money in the account, you get to watch it grow into even more.

Your Own Savings Account...

So you can keep track of your money, we'll also give you a handy passbook to log your withdrawals and deposits.

Your Own ID Card...

As a member of the Hugh Manatee Kids' Club, you'll get your own ID card. That lets everyone at the credit union know you're an official member of the Hugh Manatee Kids' Club. And it lets you make deposits and withdrawals from your account when you visit the credit union.