

Mailing Addresses and Phone Numbers

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

Lakeland Main Branch PO Box 1000 Lakeland, FL 33802-1000	800-226-6673
Pembroke Pines Branch PO Box 848609 Pembroke Pines, FL 33084-0609	800-822-4573
Jacksonville Branch PO Box 8788 Jacksonville, FL 32239-0788	800-767-4618
West Palm Beach Branch 834 Southern Boulevard West Palm Beach, FL 33405	800-822-4597
Altamonte Springs Branch 482 East Altamonte Drive Suite #1010 Altamonte Springs, FL 32701	800-822-4756
Norcross, Georgia Branch 59 South Peachtree Street Norcross, GA 30071	800-822-4758
Mableton, Georgia Branch Providence Pavilion 1025 Veterans' Memorial Hwy, Suite 630 Mableton, GA 30126	877-965-3017
Sarasota "Isle of Service" Beneva Village 3430 Clark Road Sarasota FL 34231	877-231-3428
Boca Raton "Isle of Service" 9858 Glades Road Suite D3-222 Boca Raton, FL 33434	866-986-9693



**Publix Employees
Federal Credit Union**

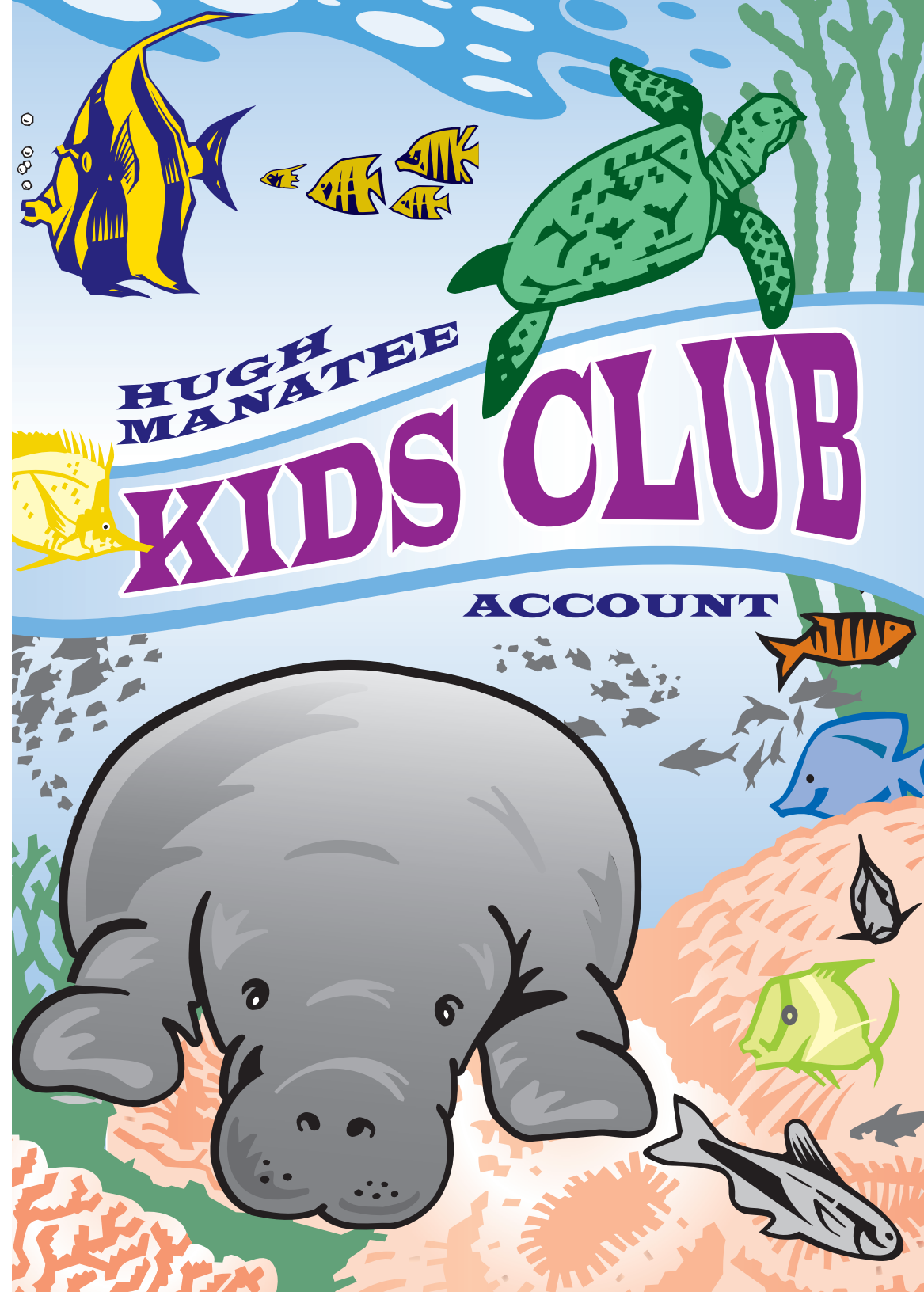
www.pefcu.com

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Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency



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.

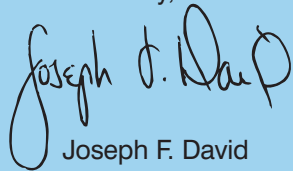
The Hugh Manatee Kids' Club Account, for members through age 12, is a first step toward financial independence – and it's educational and fun. With Hugh Manatee as their guide, kids learn basic financial tips and other educational information.

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.

Sincerely,



Joseph F. David
CEO/President



Watch Your Money Grow!

With a special Hugh Manatee Kids' 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.

