

FLORIDA CREDIT UNION

# THE WAVE

MARCH 2025

## Turn Your Home's Equity into a Smart Financial Move

Did you know that your home's equity can be a powerful tool for reducing debt and lowering your monthly payments? With an **FCU Home Equity Line of Credit (HELOC) or Home Equity Loan**, you can consolidate high-interest debt into a single, more affordable payment and take control of your finances.

If credit card balances, medical bills, or personal loans are keeping you from reaching your financial goals, now may be the perfect time to use the value in your home to refinance those debts at a lower interest rate. Instead of making multiple payments with varying due dates, you'll have one streamlined, more manageable payment.

FCU's home equity solutions offer competitive rates, flexible terms, and a simple application process, so you can make a smart financial move this spring.

Take advantage of your home's value  
and start saving today!

Visit [fclu.org/he-loans](https://fclu.org/he-loans) to get started >



# Find the Right Credit Card<sup>1</sup> for Your Spring Spending

Spring is a time for fresh starts — why not refresh your wallet, too? Whether you want cash back, low rates, or to build credit, Florida Credit Union has a card for you.



## Maximize Cash Back

The **Select™ Visa Signature®** card lets you **earn up to 2% cash back** — 2% on gas and groceries, 1.5% on pharmacy, health services, and restaurants, and 1% on all other purchases. Plus, earn 15,000 bonus points after spending \$3,000 in the first 90 days.<sup>2</sup>



## Save on Interest & Earn Rewards

The **Platinum Wave Rewards®** card offers a **0% intro APR for 9 months on purchases<sup>3</sup>** plus multiple rewards options including cash back, merchandise, gift cards, travel, and events.



## Lowest Rate, More Savings

The **Platinum Rate Visa®** card features our **lowest non-variable interest rate** — perfect for those who carry a balance and want to save on interest.



## Need to Build Credit?

The **Fresh Start®** card is designed to help you **establish or rebuild credit**. A \$100 annual fee applies.

1. Subject to credit approval. 2. Only applicable on new Select™ Visa Signature® credit cards. Must spend \$3,000 within first 90 days of account opening. Bonus points will be processed once 90 day period ends and will post within 4 weeks. 3. 0.00% Introductory APR on purchases for 9 monthly billing cycles following the issuance of the account, available only on a Wave Rewards card. After that, your Platinum Wave Rewards APR will vary based on your creditworthiness and card type. 0.00% introductory interest rate available for new cards only; new cards cannot be used to pay off existing Florida Credit Union cards or loans; not available for the Select™ Visa Signature®, Platinum Rate, and Fresh Start credit cards. Introductory rate does not include cash advances or balance transfers. Visit [fcu.org/credit-cards/](https://www.fcu.org/credit-cards/) for full terms and agreement details.

# Tax Season Tips: How Financial Planning Can Help You Save

Tax season is here, and smart financial planning can help you maximize savings while reducing your tax burden. Consider these key ways financial planning can benefit you this tax season:

- **Maximize IRA Contributions** – Contributing to a Traditional IRA before the tax deadline may reduce your taxable income. If you haven't contributed up to the limit, now is the time to do so.
- **Utilize Tax-Advantaged Accounts** – Contributions to Health Savings Accounts (HSAs) and 401(k) plans can provide valuable tax benefits while helping you save for the future.
- **Plan for Long-Term Tax Efficiency** – A financial advisor can help create a tax-efficient investment strategy, ensuring you make the most of deductions and credits year after year.
- **Consider Roth Conversions** – Converting a Traditional IRA to a Roth IRA at the right time could lower future tax liabilities, depending on your financial situation.
- **Review Charitable Contributions** – Donations to qualified charities may be tax-deductible, reducing taxable income while supporting causes you care about.

Need guidance this tax season? FCU Financial Advisors Ken Toops and Jerry Johnson are available to assist with your financial planning needs. Visit [fcu.org/investment-services/](https://fcu.org/investment-services/) to learn more.



## Help Fill Bowls & Hearts: FCU's Annual Pet Supply Drive

Florida Credit Union is proud to support local animal shelters through our annual **Pet Supply Drive!** From **March 9 through March 22**, we invite members to drop off **new and unopened** pet supply donations at any FCU branch. Your generosity helps provide essential care for animals in need.

### Most Needed Items:

- Purina Kitten & Puppy Chow
- Kitten wet food
- Puppy or dog food
- Cat litter
- Bleach
- Poop bags
- Pet treats
- Linens (new or used)
- Cat/dog toys
- Laundry detergent



Every donation makes a difference in the lives of animals waiting for their forever homes. Thank you for your support!



Florida Credit Union is a state-chartered, full-service financial institution serving more than 145,000 member/owners. Membership is open to all residents of Alachua, Baker, Bradford, Brevard, Charlotte, Citrus, Clay, Columbia, DeSoto, Dixie, Duval, Flagler, Glades, Gilchrist, Hamilton, Hardee, Hernando, Highlands, Hillsborough, Indian River, Jefferson, Lafayette, Lake, Lee, Leon, Levy, Madison, Manatee, Marion, Martin, Nassau, Okeechobee, Orange, Osceola, Palm Beach, Pasco, Pinellas, Polk, Putnam, Sarasota, Seminole, St. Johns, St. Lucie, Sumter, Suwannee, Taylor, Union and Volusia counties.

## Branch Locations & Phone Numbers



### DeLand

1735 N Woodland Blvd.  
386 - 738 - 4717

### Gainesville Area

352 - 377 - 4141

### 13th Street Branch

3720 NW 13th St.

### 43rd Street Branch

2831 NW 43rd St.

### Butler Plaza North Branch

2803 SW 42nd St.

### Haile Market Square Branch

2785 SW 91st St.

### FCU ATM - Gainesville

1122 NE 16th Ave.

### Lake City

583 W Duval St.  
386 - 755 - 4141

### Ocala Area

352 - 237 - 8222

### Bellevue Branch

10303 US Highway 441 Dr.

### Country Oaks Branch

9680 SW 114th St.

### Maricamp Branch

10 Bahia Ave. Ln.

### Ocala Branch

2424 SW 17th Rd.

### Silver Springs Branch

3504 E Silver Springs Blvd.

### Starke

2460 Commercial Dr.  
904 - 964 - 1427

### Wildwood

5804 Seven Mile Dr.  
352 - 237 - 8222

For more information about branch locations and hours of operation, visit:

[fclu.org/locations](http://fclu.org/locations)

### Contact Center

Mon-Fri: 8 a.m. – 8 p.m.  
Saturday: 9 a.m. – 5 p.m.

### Volunteer Board of Directors

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[www.fclu.org](http://www.fclu.org)



Insured by NCUA

FCUMKVS0774-0225

March 09  
Daylight Saving Time



March 17  
ST. PATRICK'S DAY



## Your Loan... Personalized

We offer loans to cover all of life's occasions - whether you're planning your next getaway, financing a large home project or consolidating debt.

[fclu.org/personal-loans](http://fclu.org/personal-loans)

## Love FCU? Leave us a Review!

If you received excellent service or want to give your favorite employee a shout-out, please leave a review on Google or Facebook for your local FCU branch!



Facebook



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