

FLORIDA CREDIT UNION

THE WAVE

JANUARY 2026

MAKE 2026 THE YEAR YOU BUY *your home*

Why Start Now?

- Early preparation gives you a stronger position heading into the spring homebuying season.
- Getting preapproved now can strengthen your offer when you find the right home.
- FCU's local lending team provides quick decisions and friendly support from people who live in your community.



A new year often brings fresh goals, and getting your finances in shape can make a big difference when planning for homeownership. 2026 offers a chance to prepare early for the busy spring market and build a strong foundation for your homebuying plans.

With FCU, you have access to competitive mortgage rates, practical guidance, and a local team dedicated to making things as simple as possible. Our mortgage team is here to answer questions, explain your options, and help you get preapproved so you can shop with clarity.

START THE YEAR STRONG

*If a new home is part of your plans for 2026,
FCU can help you move forward with confidence.*

Visit fllu.org/mortgage
or stop by your local
branch to get started.



TONE-UP YOUR BUDGET *with a* **HELOC**



A new year often inspires healthier habits, and your finances deserve the same fresh start. If high-interest balances are slowing you down, a Home Equity Line of Credit can help you consolidate debt and build a stronger financial routine.

A HELOC from Florida Credit Union gives you ongoing access to funds along with competitive rates and flexible repayment options. Many members use a HELOC to combine multiple debts into one manageable payment, creating more room in the budget and helping them stay on track throughout the year.

Start the Year with a More Flexible Budget

If you want a financial plan that feels lighter and easier to manage, a HELOC can help you move forward. Visit flcu.org/HELOC or stop by your local branch to explore your options.

How a HELOC Helps Strengthen Your Financial Plan

- Combine higher-rate balances into one simplified payment.
- Access funds as needed instead of borrowing a lump sum.
- Choose repayment options that fit your monthly budget.
- Get guidance from a local team that understands your goals.

Simplify Your Everyday Spending in 2026

A new year is a great time to streamline your routines, and your spending habits can be part of that fresh start. FCU credit cards offer no annual fee, contactless convenience, and built-in security, giving you a simple way to keep daily purchases organized and easier to manage.

If you want a smoother spending experience or are working to strengthen your financial habits, an FCU credit card provides practical features along with the local service you trust.

Why Choose an FCU Credit Card?

- No annual fee
- Contactless and mobile wallet ready
- Enhanced fraud protection and local support
- Helpful for everyday purchases and budgeting
- Accepted anywhere you shop or travel



A Fresh Start for Your Finances

Choose a credit card that fits your goals as you build healthier financial habits for the year ahead. Explore your options and apply at flcu.org/cards/credit-cards.



Join Us for Our 71st Annual Meeting

We are owned by our members, and your support allows us to grow stronger each year.

Please join us as we celebrate another successful year of service.

Tuesday, February 24, 2026 at 6 p.m.
Florida Credit Union
5670 SW 41st Blvd
Gainesville, FL 32608

Any updates to the time or location will be posted in branches and at flcu.org/events.

Happy New Year from Florida Credit Union!

We appreciate your membership and hope the year ahead brings you good health, peace of mind, and financial confidence.

As a thank you for being part of the FCU community, scan the QR code below to take a short newsletter survey.



Complete just a few quick questions and you'll be entered to win a \$100 Visa® gift card!



Florida Credit Union is a state-chartered, full-service financial institution serving more than 165,000 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

Lecanto

Coming Summer 2026

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:
flcu.org/locations

Contact Center

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

Volunteer Board of Directors

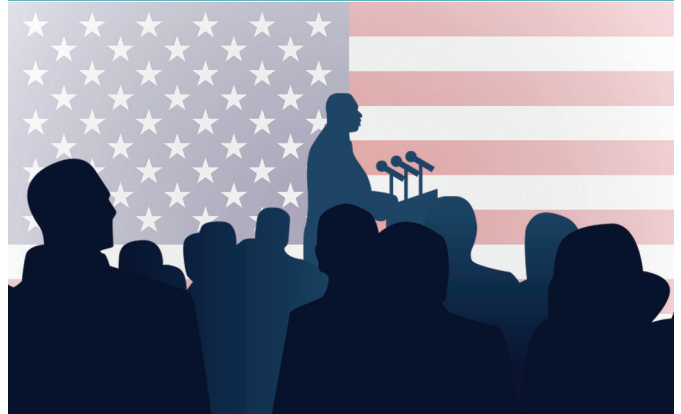
Mr. Lynn P. Jones, Sr. | Chair
Dr. Barbara Buys | Vice Chair
Ms. Kara Brown | Treasurer
Ms. Faye McKnight | Secretary
Mr. Andrew Sutherland | Director
Mr. William Hopgood | Director
Ms. Judy Johnson J.D. | Director

Visit us online at
www.flcu.org



Insured
by NCUA

JANUARY 19
CLOSED
MARTIN LUTHER JR. KING DAY



PET OF THE YEAR
2025 WINNER

Congratulations,
Jackson and Harry



See you next year!
Proud Partner of the Florida Gators®



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



Google Reviews

