

FLORIDA CREDIT UNION

THE WAVE

NOVEMBER 2024

Don't Let Fraud Ruin Your Holidays: Simple Steps to Stay Safe

As the holiday season approaches, online shopping can expose you to fraud. Here are simple steps to protect yourself:

Watch for Suspicious Emails: Fraudsters often impersonate trusted retailers. Look for odd email addresses, typos, or requests for personal info. If an email seems off, don't click links—contact the retailer directly.

Use Credit Cards: Opt for credit cards over debit cards for online purchases. They offer better protection against fraud and keep your bank information safer.

Research Before You Buy: Check the reputation of unfamiliar websites. Read reviews and ensure they have secure payment options.

Shop Small and Local: Support local businesses during Small Business Saturday. It's a safer way to shop while boosting your community.

Stay vigilant to defend against fraud. For more tips, visit flcu.org/Account-Security.



Spread Holiday Cheer: Join Our Annual Food Drive

Florida Credit Union is proud to support our communities with our annual Holiday Food Drive, benefiting local students and families in need. **Starting, Monday, November 4, through Wednesday, December 4, 2024**, we invite you to join us in spreading holiday cheer by donating non-perishable food items.

You can drop off unopened and sealed food donations at any FCU branch. Find your nearest location at flcu.org/locations to make your donation and help make a difference for families this holiday season!

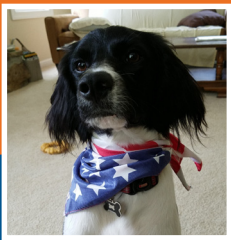
Most Needed Items Include:

- Canned goods (vegetables, soups, etc.)
- Fruit Cups
- Instant potatoes
- Cereals, oatmeal, grits
- Cookies and crackers
- Rice (bags and instant)
- Peanut butter and jelly
- Boxed meals
- Jell-O cups
- Ramen noodles

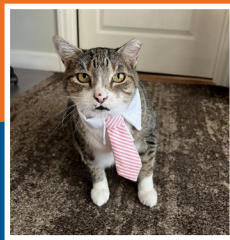
Every contribution counts, and together, we can make the holidays brighter for those in need. Thank you for your support!



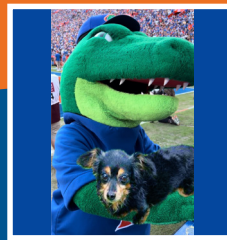
PET OF THE GAME



week 1 winner
**Bullet
and Sarah**



week 2 winner
**Mooch
and Diane**



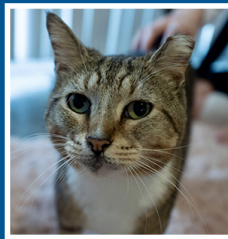
week 3 winner
**Lucky
and Joanne**



week 4 winner
**Lola
and Suzy**



week 5 winner
**Shelby
and Susan**



week 6 winner
**Tenders
and Devon**



week 7 winner
**Chewie
and Kim**

Wagging Rights Await! Meet Our Pet of the Game Winners!

The competition has been exciting, and the pets have been adorable! So far, our Pet of the Game contest has celebrated seven amazing winners: Bullet, Mooch, Lucky, Lola, Shelby, Tenders, and Chewie! Each one has earned their spotlight, and we're still looking for three more pets to complete this year's top 10.

There's still time to enter your furry friend for a chance to win weekly Pet of the Game honors and ultimately compete for the title of Pet of the Year! Encourage your friends and family to

vote for your pet, because the winner each week is determined by popular vote.

Every entry counts for more than just bragging rights! For each pet entered, Florida Credit Union **donates \$10 to the Humane Society of North Central Florida, up to \$5,000**. Win or lose, every entry helps provide support to animals in need.

Think your pet has what it takes? Visit flcu.org/fcupets for more information on how to enter, the amazing prizes, and to check out all the adorable winners!

Get Ahead on Financial Aid: Submit Your FAFSA for 2025

The Free Application for Federal Student Aid (FAFSA) is your key to unlocking financial aid for college. Whether you're applying for grants, scholarships, work-study, or loans, completing the FAFSA is the first step to ensure you get the assistance you need.

The 2025-2026 FAFSA form will be available **on or before December 1, 2024**, and it's important to apply as early as possible to maximize your financial aid options.

Helpful Tips for Submitting Your FAFSA:

- **Gather Required Documents:** You'll need your Social Security number, tax returns, and other financial information. If you're a dependent, you'll also need your parents' financial details.
- **Create an FSA ID:** This is required to electronically sign your FAFSA and access your information. Both students and parents need their own FSA ID.
- **Check for Errors:** Even small mistakes can delay your application, so double-check all your information before submitting.

Don't miss out on financial aid! Visit **FAFSA.gov** to apply—apply early to find out what you qualify for sooner. Start your path to college success today!

Announcing the 2025 Scholarship Opportunities

Since our founding in 1954 as the Alachua County Teachers' Credit Union, Florida Credit Union has maintained a deep commitment to education. We began by serving teachers, and to this day, supporting education remains a priority.

At FCU, we believe in the power of educational opportunities for our young members. Each year, we proudly offer three prestigious scholarships – the Servin-Ellis Scholarship, the Buchholz Academy of Finance Scholarship, and the Dr. John C Rawls Scholarship. These awards recognize students for their academic excellence, leadership, initiative, character, dependability, integrity, and financial need.

Eligible students, or their parents/guardians, must be FCU members and enrolled (or planning to enroll) in undergraduate college courses within the calendar year.

To learn more and apply, visit
flcu.org/scholarships

Applications are open until
Friday, February 7, 2025!





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

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

Visit us online at
www.fclu.org



FCUMKVS0748-1024

NOVEMBER 11

CLOSED



VETERAN'S DAY

NOVEMBER 28

CLOSED



THANKSGIVING DAY

NOVEMBER 30

SMALL BUSINESS SATURDAY



Get *Holiday Ready*

with a card fit for
you from FCU.

fclu.org/creditcard



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

