

FLORIDA CREDIT UNION

THE WAVE

JANUARY 2025

Make 2025 Your Year of Financial Success

The start of a new year is a perfect time to set financial goals, no matter your age or stage of life. Here's how you can make 2025 your year of financial success, whether you're just starting your journey or refining your plans for the future.

- **Build an Emergency Fund.** Save 3 – 6 months' expenses for unexpected costs. Start small and grow steadily.
- **Tackle Debt.** Use the debt avalanche (high-interest first) or snowball (small debts first) method to pay it down.
- **Plan for Retirement.** Start saving early with IRAs, 401(k)s, or other investments. FCU can help with free financial consultations.
- **Monitor Your Credit.** Pay bills on time, keep balances low, and check your score regularly. FCU members get free monthly FICO® Score access.
- **Set Realistic Goals.** Be specific. "Save \$200/month" is better than "save more." Celebrate your wins along the way.

Financial success is easier with the right partner. FCU is here with tools, advice, and support to help you succeed in 2025.

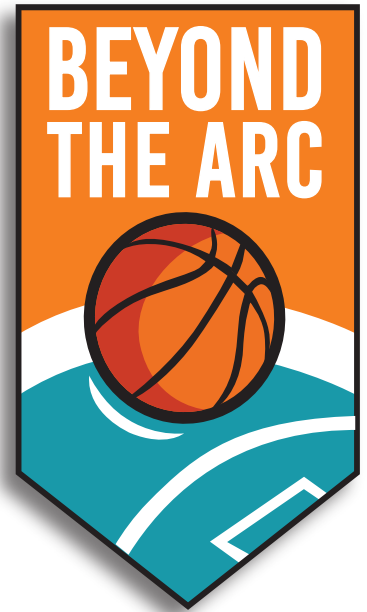
Beyond the Arc – Supporting Education, One Basket at a Time

Florida Credit Union is proud to continue its partnership with the Education Foundation of Alachua County through the **4th Annual Beyond the Arc campaign**. For every three-point basket made by the Florida Gators men's and women's basketball teams during home or away games, FCU is donating \$25 to the Education Foundation, up to \$10,000. Together, we're making a lasting impact on local teachers and students.

Mark Your Calendar: January 30, 2025

Join FCU and The Education Foundation for the western-themed UF women's basketball game against Vanderbilt University! FCU is donating 50 tickets to teachers for this exciting event. All educators in attendance are invited to join a halftime line dance on the court – dust off your cowboy boots and be part of the fun!

For more information about the Beyond the Arc campaign and how you can get involved, visit flcu.org/beyondthearc.



Paws and Applause: Meet Mooch, Our 2024 Pet of the Year!

Mooch, our first-ever feline champ, has captured hearts everywhere with his journey from hay bales to comfy couches. This paws-itively purr-fect kitty has made FCU history and claimed the spotlight as a true star.

Thanks to everyone who entered, we're thrilled to announce a **\$5,000 donation from Florida Credit Union to The Humane Society of North Central Florida to support Pets in need.**

Stay tuned for more ways FCU is making a difference in our community.



Join Us for Our 70th Annual Meeting

We're owned by members, and your support has allowed us to grow year after year. Please join us to celebrate another successful year of service!

Tuesday, February 25, 2025 at 6:00 p.m.

**Hotel Indigo 5020 SW 30th Lane
Gainesville, FL 32608**

Any changes to the time or location of the Annual Meeting will be posted in branches and on our website at flcu.org/events.

Board Nominations: Ms. Judy Johnson and Ms. Kara Brown

WIN TAX SEASON!



**Exclusive
Discounts
on Tax Prep.**

And get a chance to win \$10,000.



SCAN QR CODE TO GET DISCOUNT OR
VISIT [FLCU.ORG/OFFERS](https://flcu.org/offers)



Apply Now for Florida Credit Union's 2025 Scholarships!

Each year, we award scholarships to exceptional students who demonstrate academic excellence, leadership, initiative, character, and financial need, among other qualifications.

We're proud to offer three distinct scholarships:

Servin-Ellis Scholarship Fund

Established in memory of FCU's first treasurer/manager, Oscar Servin, and later renamed to honor Dr. Jonnie Ellis, a dedicated board member from 1987 to 1997. This scholarship is open to any high school senior who is enrolled or plans to enroll in undergraduate study during the current year.

Buchholz Academy of Finance Scholarship

This scholarship is awarded to one or more seniors from Buchholz High School's Academy of Finance who are enrolled or plan to enroll in undergraduate study during the current year.

Dr. John C. Rawls Scholarship Fund

Honoring Dr. John C. Rawls, a dedicated member of FCU's Board of Directors for more than 55 years, this scholarship is available to students planning to further their education through undergraduate or graduate study during the current year. Applicants must not be currently enrolled in high school.

Applicants must be either an FCU member or have a parent/guardian who is an FCU member.

For more information and to apply, visit flcu.org/scholarships. Applications are due by February 7, 2025.



Thank You for Supporting Our 2024 Holiday Food Drive!

We're thrilled to share the success of our 2024 Holiday Food Drive! Thanks to your generous donations, we were able to provide food to local organizations making a real difference in our communities, including:

- Alachua County Public Schools
- Interfaith Emergency Services (Ocala)
- Bradford Food Pantry (Starke)
- Neighborhood Center (Deland)
- Catholic Charities (Lake City)

Special thanks to our team of FCU volunteers, who helped deliver food boxes to local schools in partnership with Alachua County Public Schools on December 16th.

Your kindness and support make the holiday season brighter for so many. Together, we're building stronger, more caring communities!





Florida Credit Union is a state-chartered, full-service financial institution serving more than 160,000 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:

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
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.flcu.org



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JANUARY 20 CLOSED MARTIN LUTHER KING JR. DAY



Pay Down Debt in 2025

Simplify your finances with one manageable monthly payment for all your debts.

flcu.org/debt-consolidation-loan

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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