

FLORIDA CREDIT UNION

THE WAVE

FEBRUARY 2025

Reduce Your Debt with a Debt Consolidation Loan¹ from FCU

Debt can feel overwhelming, especially with high credit card balances and interest rates. Simplifying your finances with a debt consolidation loan can help lower your monthly payments, reduce stress, and set you on the path to becoming debt-free.

Florida Credit Union offers three excellent options to help consolidate your debt:

1. Home Equity Loan or Line of Credit

Tap into your home's equity to secure a lower interest rate and potentially tax-deductible interest. It's a smart way to consolidate debt, but remember your home serves as collateral. Ask us about current rate specials!

2. Personal Loan

Borrow a lump sum to pay off your debts. With lower interest rates than most credit cards and fixed monthly payments, personal loans make budgeting easier and provide a clear repayment timeline.

3. Low-Rate Credit Card

FCU's credit cards feature competitive rates, helping you save on interest and pay down your debt faster.



Our experienced loan specialists are here to guide you toward the best solution for your needs. Contact us today and let FCU help simplify your finances and reduce your debt!

1. Subject to credit approval





Maximize rewards on everyday spending with FCU's New Select™ Visa Signature® Card¹

The new Select™ Visa Signature® card comes with cash back up to 2% and 15,000 bonus points² earned after spending \$3,000 within the first 90 days. Like our other cards, the Signature card works with Google Pay™, Apple Pay™ & Samsung Pay™, and has great card management capabilities through the FCU Anywhere (online and mobile banking platform). Specific benefits are:

- Earn cash back³ rewards as follows:
 - ▶ **2% gas & groceries**
 - ▶ **1.5% pharmacy, health services, and restaurants**
 - ▶ **1% on all other purchases**
- Earn points redeemable for cash back through FCU Rewards HQ
- Credit limit ranges from \$5,000 to \$50,000
- No annual fee
- Competitive variable rate



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. Available on select merchant categories. 2% cash back on Gas and Groceries. Florida Credit Union does not have control over the category type a purchase may be assigned to.



Introducing FCU's Local Heroes™ Program

Get a lender credit of \$575¹ on your mortgage!

At Florida Credit Union, we believe in recognizing the service and sacrifice of those who uplift and protect our communities.

That's why we're introducing "FCU Local Heroes™," a program created to honor first responders, teachers, licensed medical professionals, and military personnel (both active-duty and veteran service members). As a token of our appreciation, eligible heroes will receive a lender credit at closing of \$575, when applying for a first mortgage. It's our way of saying thank you and helping you achieve the dream of homeownership.

Whether you're buying your first home or upgrading to a new one, our team is here to guide you through every step of the mortgage process. With competitive rates and flexible options, we'll help you find the perfect mortgage to fit your needs.

1. "FCU Local Heroes™" lender credit program: available to first responders, teachers, licensed medical professionals, and military personnel (active and veterans) for a purchase or no-cash back refinance, first portfolio, and FNMA mortgage applications. Brokered loans are not eligible. This program offers a credit at closing of \$575. Eligibility requirements apply. This offer is subject to change without notice. Other terms and conditions may apply. Available for new applications submitted on 1/1/2025 and forward. NMLS #281350

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.

 **INTUIT turbo**tax

 **H&R BLOCK**

SCAN QR CODE TO GET DISCOUNT OR VISIT FLCU.ORG/OFFERS





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:
flcu.org/locations

Contact Center

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

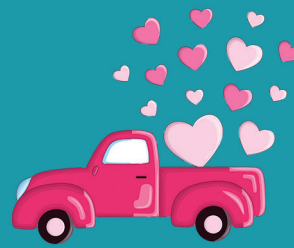
Volunteer Board of Directors

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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



FCUMKVS0763-0125



February 14
Valentine's Day



February 17
CLOSED: President's Day



Plan ahead, relax later.

Vacation Club savings accounts help you save effortlessly for your dream getaway or prepare for seasonal income gaps.

flcu.org/savings

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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