

FLORIDA CREDIT UNION THE WAVE

APRIL 2025

Hit the Road with an FCU Auto Loan!

Looking for a new ride? Florida Credit Union makes financing easy with low rates, flexible terms, and fast approvals to get you behind the wheel sooner!

Why Choose FCU?

- **Low, Competitive Rates*** – Affordable financing that helps you save.
- **Easy Pre-Approval*** – Know your budget before you shop.
- **Flexible Terms*** – Custom loan options to fit your needs.
- **Refinancing Available*** – Lower your current monthly payment and save!

With no hidden fees and a hassle-free process, FCU is committed to making car buying stress-free. Whether purchasing from a dealer or private seller, we're here to help!

Call 1-800-284-1144 or
apply today at flcu.org/auto-loans



*Loan approval, rates, and terms are based on creditworthiness and subject to approval. Membership eligibility required. Additional terms and conditions may apply. Contact FCU for full details.



FCU Local Heroes™ Program: Honoring Those Who Serve

At Florida Credit Union, we proudly support the individuals who dedicate their lives to serving our communities. That's why we offer the FCU Local Heroes™ program, a special mortgage benefit* designed to give back to those who give so much.

Program Benefits:

\$575 Lender Credit* – Eligible **first mortgage applicants** receive a credit at closing.

Who Qualifies?

- **First responders (Police, Firefighters, EMTs, 911 Dispatchers)**
- **Teachers & Educators**
- **Licensed Medical Professionals**
- **Military Personnel (Active duty & Veterans)**

This program is our way of saying “**thank you**” for your dedication and service.

Learn more at fclu.org/local-heroes

**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.*



Discover the Benefits of FCU's 5/1 Adjustable Rate Mortgage*

Looking for a mortgage with lower initial payments? Florida Credit Union's 5/1 Adjustable Rate Mortgage (ARM) offers a fixed interest rate for the first five years, followed by annual adjustments based on market conditions. This option allows for potential lower initial monthly payments compared to a fixed-rate mortgage.

Key Features:

- **Fixed Rate*** for Five Years – Lock in a **stable rate** for the initial period.
- **Annual Adjustments*** – After five years, the rate becomes variable and may adjust annually.
- **Flexible Terms*** – Various **amortization schedules** to fit your financial needs.

The 5/1 ARM is ideal for homebuyers planning to move or refinance within five years, offering a lower starting rate compared to a traditional fixed-rate mortgage.

Learn more and apply at fclu.org/mortgage-special

**Loan approval, rates, and terms are based on creditworthiness and subject to approval. Membership eligibility required. Adjustable-rate mortgages may change after the initial fixed-rate period. Additional terms and conditions may apply. Contact Florida Credit Union for complete details.*



Fuel Your Business Growth with FCU Loans

We offer flexible financing to support businesses of all sizes. Whether you need funds for equipment, real estate, or everyday expenses, we have solutions tailored to your needs.

Business Loans & Lines of Credit:

- **Vehicle & Equipment Loans*** – Finance essential business assets with **competitive rates and up to 100% financing***.
- **Lines of Credit*** – Access funds when you need them, with **flexible repayment options** to manage cash flow.
- **Real Estate Loans*** – Purchase, refinance, or expand with **custom loan terms** and **local decision-making**.
- **Business Credit Cards*** – Enjoy **no annual fee** and **competitive non-variable rates** to manage expenses easily.

Our local lending team is ready to help your business thrive with personalized solutions and quick approvals.

Call **1-800-284-1144** or
learn more at **flcu.org/business-overview**

*Loan approval, rates, and terms are based on creditworthiness and subject to approval. Membership eligibility required. Additional terms and conditions may apply. Contact FCU for full details.



April 15
Tax Day



April 20
Easter



April 22
Earth 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.

flcu.org/personal-loans



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

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

Visit us online at
www.flcu.org

Insured by NCUA



FCUMKVS0777-0325

Florida Credit Union Fee Schedule Truth in Savings Disclosure - Effective May 1, 2025

Account Services

ACH Processing Error Fee	\$3.00 per error
ATM Card Replacement	\$5.00
ATM Usage Fee (Unlimited with \$2,500 on deposit)	8 free per month, \$1.00 thereafter
Minimum Balance Fee – Savings	\$5.00 waived with a \$300 combined deposit balance or active loan or checking
Paper Statement Fee	\$3/month or FREE with e-Statement
Bill Pay Next Day Payment	\$14.95
Bounce Free Protection Fee	\$35.00/ per presentment
Loan Payment Chargeback Fee	\$15.00/ per presentment One (1) occurrence free per year
Check (Debit) Card Replacement (Damaged or Stolen)	\$10.00
Check (Debit) Card Replacement (Lost)	\$25.00
Check (Debit) Card Replacement Express/ Priority Shipping	\$15.00
Check Cashing Fee (No Charge with \$1,000 on deposit or loan)	\$3.00
Non-Member Check Cashing Fee	\$5/check
Check Copies (free through home banking)	\$5/copy
Check Printing (Ordering)	\$15 and Up (depending on checks selected)
Early Account Closure Fee (if closed within 6 months)	\$20.00
Excessive Savings Withdrawal Fee (No charge with \$1,000 deposit)	2 free, \$2.00 thereafter
Inactive Account Fee	\$15/month
Inactive Checking Fee	\$15/month
NSF Chargeback Fee	\$15.00/per presentment One (1) occurrence free per year
NSF Fee (Insufficient Funds)	\$35.00/per presentment
P2P (1) Day Delivery	\$5.00
P2P Request Funds	\$1.00
Research/Account Assistance	\$50/hour
Sales Draft Copy	\$5/item
Stop Payments	\$35.00
Temporary Checks	\$2/set of 4 checks
Transfer Fee (free with home banking)	\$5.00

General Services

Bad Address Fee	\$6/month
Cashier's Check	\$7/item
Coin Processing Fee	7% of amount processed or free with membership
Deposit Verification	\$25.00
Foreign Item Collection Fee	\$5.00
Garnishments, Levies	\$100.00
History Printout	\$5/page
Wire Transfer, Incoming Domestic	\$15
Wire Transfer, Incoming International	\$35
Wire Transfer, Outgoing Domestic	\$25
Money Orders	\$7/item
Notary	\$5.00
Photocopies	\$1.50/page
POS Transactions	No Charge
Replacement Check Fee	\$15.00
Safe Deposit Boxes	\$35.00/per year - 3 x 5 \$45.00/ per year - 5 x 5 \$55.00/ per year - 3 x 10 \$70.00/ per year - 5 x 10 \$90.00/ per year - 10 x 10
Signature Guarantee	\$20.00
Statement Copies (free through home banking)	\$5/page
Wire Trace	\$25.00
Visa Gift Card	\$2.95

Business Services

Check/Withdrawals	225 free, \$0.05 thereafter
Coin Request	\$0.10/roll
Currency Request	\$0.40/strap
Deposit Carriers	10 free, \$0.25 thereafter
Deposits	225 free, \$0.10 thereafter
Item Processing	225 free, \$0.05 thereafter
Night Deposit Key	2 free, \$5.00 thereafter
Strapped Cash Deposits	\$0.50 each
Wire Transfer, Outgoing International (\$1,000 min)	\$50.00

Visit flcu.org/About/Documentation/Fee-Schedule to view online.