

FLORIDA CREDIT UNION THE WAVE

MAY 2025

Make This Summer Unforgettable with an FCU Personal Loan

Summer is the season of adventure, relaxation, and lasting memories. Whether you're planning a dream vacation, tackling home improvements, or preparing for a big event, Florida Credit Union is here to help make it all possible with our flexible **Personal Loans**.

With *fixed rates, flexible terms, and loan amounts from \$3,001 to \$50,000¹*, FCU Personal Loans offer the freedom to fund what matters—without dipping into savings.

Use your loan for:

- » Travel and vacation expenses
- » Home or outdoor upgrades
- » Summer camps or classes
- » Weddings or large events

By securing your Personal Loan now, you can focus on enjoying summer without financial stress. At Florida Credit Union, we're committed to helping our members reach their goals with smart, tailored financial solutions.



Apply today at fbcu.org,
call 1-800-284-1144,
or visit your nearest branch!

¹Approval and interest rate based on creditworthiness and loan term. Existing Florida Credit Union loans are not eligible for refinancing. Terms and conditions apply. See fbcu.org for more details.

Card Updater



Simplify Your Summer with FCU Digital Banking

As summer heats up, managing your money should be the easy part. At Florida Credit Union, our digital tools are designed to keep you connected and in control- wherever the season takes you.

This year, we're excited to introduce a time-saving upgrade inside FCU Anywhere digital Banking: **Card Updater**.

Update Your Card Info – All at Once

No more logging into accounts one by one to change your payment details². With FCU's **Card Updater**, you can securely refresh your card info across multiple merchants and services – like streaming platforms, retailers, and subscriptions – in just a few clicks.

Here's how it works:

1. Log in to your **FCU Anywhere** digital banking account
2. Go to **Manage Card Menu > Card Updater**
3. Select your card and log in to the accounts you want to update

Your payment information² is then instantly synced across participating merchants – saving you time and reducing service interruptions.

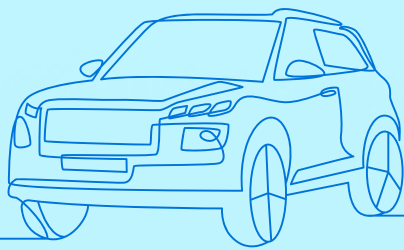
Whether you're checking balances on the beach or paying bills from the backyard, FCU Anywhere gives you access to your accounts 24/7. Our mobile and online tools are fast, secure, and free with every FCU checking account.

Explore all of Florida Credit Union's convenient digital banking features by logging in at fclu.org or downloading the FCU Anywhere mobile app – and take control of your finances anytime, anywhere.

Pair that with our trusted local service, and you've got the flexibility to focus on what matters most – summer memories, not money management.

2. Must have an FCU card and online banking to use the Card Updater service. Messaging and data rates may apply. Card Updater applies to participating merchants only. See fclu.org for full details.





Refinance & Ride into Summer Savings

Summer is on the horizon—and for many, that means road trips, boat days, camping adventures, and family memories in the making. With Memorial Day marking the unofficial start of the season, now's the perfect time to make sure your vehicle or recreational loan is working for you.

At Florida Credit Union, we offer refinancing options for your **auto, truck, RV, and boat loan**³—giving you the opportunity to lighten your monthly load and free up funds for your summer plans. Whether your current loan is with another lender or you're just looking for a better fit, we're here to help you explore your options.

When you refinance with FCU, you could:

- Lower your monthly payment³
- Reduce your interest rate³
- Receive up to \$400 cash back³ when you refinance with FCU

With competitive rates, flexible terms, and fast local service, refinancing with Florida Credit Union can help you spend less time worrying about payments and more time enjoying the season—whether you are hitting the open road, heading to the coast, or simply upgrading your summer fun.

How to Get Started

Applying is easy—just visit [flcu.org](https://www.flcu.org), call 1-800-284-1144, or stop by your nearest branch to speak with a team member.



3. APR = Annual Percentage Rate. Approval and rate based on creditworthiness, loan term, and vehicle condition. Existing Florida Credit Union loans are not eligible for refinancing under this offer. Rebate based upon total loan amount. Cash back bonuses are considered interest and will be reported on IRS Form 1099-INT. Additional restrictions may apply. See [flcu.org](https://www.flcu.org) for more details.



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

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.

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Visit us online at
www.fclu.org

Insured by NCUA



FCUMKVS0769-0425

May 11
Mother's Day



May 26
CLOSED
Memorial Day



We're proud to serve the incredible mothers in our community. Thank you for your strength, your care, and the impact you make every day.

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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!



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