

FLORIDA CREDIT UNION THE WAVE

JUNE 2025

Raising Savers: Financial Education for Every Age

Graduation season is a great reminder that it's never too early or too late to build smart financial habits. Florida Credit Union offers youth accounts designed to support young members at every state, from their first piggy bank to their first paycheck.



Youth Savings Account Highlights:

- Earn 2.00% APY¹ on balances up to \$750
- No monthly fee and \$5 minimum balance²
- Free piggy bank for savers ages 0-9
- Parental access via online and mobile banking
- Account alerts³ for low balances

Youth Checking Account Features (Ages 16+):

- No monthly fees or minimum balance requirements⁴
- Free Visa[®] debit card with chip technology⁵
- Account alerts³ for monitoring transactions

These accounts offer a safe and rewarding place for kids and teens to begin their financial journey with confidence. Whether you're helping a kindergartner open their first savings account or preparing a graduate for financial independence, FCU is here to support the journey.

To learn more or open an account, visit flcu.org/youth-accounts.



1. Annual Percentage Yield (APY) is accurate as of 05/07/2025. Rate applies to balances up to \$750; balances over this amount earn a lower rate. Rates are subject to change without notice. Interest compounded quarterly; Dividend credited quarterly. Fees or other conditions may reduce earnings. 2. \$5 deposit required to open account online or earn advertised rate. No minimum balance required to keep account active. 3. Text or data rates may apply. 4. No monthly fees and no minimum balance requirements apply to Youth Savings and Youth Checking accounts. Some restrictions may apply. See flcu.org for more details. 5. Must have parent or guardian joint owner on account to receive debit card

Florida Credit Union's 2025

SCHOLARSHIP WINNERS



Anna Bernard
Servin Ellis Scholarship



Aaliyahana Bradford
Servin Ellis Scholarship



Jade Browning
Servin Ellis Scholarship



Cayden Carter
Servin Ellis Scholarship



Kendall Cook
Servin Ellis Scholarship



Hollyn Corrigan
Servin Ellis Scholarship



Kyle Deranzio
Servin Ellis Scholarship



Josiah Farmer
Servin Ellis Scholarship



Ashley Giambrone
Servin Ellis Scholarship



Bryce LaBonte
Servin Ellis Scholarship



Alexandra Laciuga
Servin Ellis Scholarship



Jalesia Mayo
Servin Ellis Scholarship



Cayden Parker
Servin Ellis Scholarship



Aniya Williams
Servin Ellis Scholarship



Jasmine Calloway
Dr. John C. Rawls Scholarship



Oren Dajci
Dr. John C. Rawls Scholarship



Rachel Dougherty
Dr. John C. Rawls Scholarship



Antonio Durant II
Dr. John C. Rawls Scholarship



Emma Roland
Dr. John C. Rawls Scholarship



Kennedy Wade
Dr. John C. Rawls Scholarship



Ready for What's Next? A HELOC Can Help

Graduation season marks new beginnings and a Home Equity Line of Credit (HELOC) from Florida Credit Union can help you prepare for what's ahead. Whether it's home improvements, tuition, or consolidating debt, a HELOC can give you the flexible access to funds when you need them.

HELOC Highlights:

- No closing costs on loans over \$10,000¹
- Competitive variable rates
- Flexible access: borrow only what you need
- Local decision-making and service

Put your home's equity to work with a smart, flexible solution built for life's next chapter.

Learn more or apply at fclu.org/HELOC

1. No closing cost for loans \$10,000 or greater. Title insurance for loans \$250,000 and greater paid by member.



At Florida Credit union, we honor those who serve our communities. Through our FCU Local Heroes™ program, eligible heroes can receive a \$575¹ lender credit at closing when applying for their first mortgage. Thank you for being a local hero and we hope to support your dreams of homeownership!



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.



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



FCUMKVS0772-0525

June 15
Father's Day



June 19
Juneteeth National
Independence Day
CLOSED



HAPPY
FATHER'S DAY

*To all the amazing fathers in our community,
thank you for your strength, your guidance, and the
difference you make every single 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!



Facebook



Google Reviews

