

# FLORIDA CREDIT UNION THE WAVE

JULY 2025

## LET FREEDOM RING... IN YOUR FINANCES!

### Tap Into Your Home's Equity With a HELOC

As fireworks celebrate our nation's freedom, take the first step toward your own financial independence with the equity you've built at home.

At Florida Credit Union, we believe in helping you live life on your terms and our Home Equity Line of Credit (HELOC) is designed to make that possible. Whether you're renovating the kitchen, wiping out high-interest debt, or funding your next big adventure, a HELOC gives you flexibility, access, and control.

*Why wait? If your home has value, your future has options.*

- Draw what you need, when you need it
- Access up to 100% of your home's equity
- Enjoy no closing costs on loans over \$10,000<sup>1</sup>
- Payments are based on amount advanced and not the full loan amount.

Need the cash but not the hassle? With local service and rates that make sense, you can borrow confidently with your community credit union.

This summer, celebrate more than just our nation's independence, celebrate your own financial freedom!

Apply today at [flcu.org/HELOC](https://flcu.org/HELOC) or stop by your local branch!

1. No closing costs on HELOCs \$10,000 or more. Closing costs must be repaid if closed within 24 months. Rates and terms based on creditworthiness. Variable APR (min. 7.50%, max. 12.00%). Other restrictions may apply. Federally insured by NCUA. Equal Housing Lender.





# Spark Your Savings Strategy This Summer.

Secure Steady Growth with Savings Accounts & CDs.

This Independence Day, while we celebrate liberty and the pursuit of happiness, why not pursue something else worth celebrating – smart savings that give you the freedom for the future?

At Florida Credit Union, we offer more than just a safe place to store your money. Our **Savings Accounts** and **Certificates of Deposit (CDs)** are designed to help you build a strong financial foundation.



## Savings Accounts: A Smart Start

Perfect for building your emergency fund, saving for a vacation, or creating good money habits, FCU's Savings Accounts make it easy to get started.

- Open with as little as \$5
- Earn competitive dividends
- Enjoy easy access through online and mobile banking
- Set up automatic transfers to grow your balance effortlessly



## Certificates of Deposit (CDs): Locked-In Growth

For members looking for guaranteed returns, CDs offer stability and higher rates in exchange for locking in your funds for a set term.

- Terms from 6 months to 5 years
- Fixed dividend rates – no surprises
- Ideal for long-term savings goals
- No risk from market fluctuations

**Savings Tip:** Want flexibility and earnings? Try a CD laddering strategy – open multiple CDs with staggered maturity dates so you always have one coming due.

This summer, choose the savings plan that matches your goals and let your money work for you, confidently and securely.

Start saving today at [flcu.org](https://www.flcu.org), call 800-284-1144 or stop by your local branch.

Early withdrawal penalties may apply to Certificates of Deposit and could reduce earnings. Membership eligibility required. Federally insured by NCUA.



# Weather the Storm with Confidence

## Stay Prepared and Empowered with Florida Credit Union

Hurricanes can bring more than wind and rain – they can bring unexpected costs and financial stress. But with the right tools in place, you'll have the freedom to focus on what matters most.

- **Emergency Savings:** Open a Savings Account to build a cushion for hotel stays, supplies, or repairs.
- **Access to Cash:** Power outages can knock out ATMs and card readers. Withdraw cash early to stay ready.
- **Mobile & Online Banking:** FCU Anywhere makes it easy to move money, check balances, and manage accounts when service is available.
- **Stay Connected:** Update your contact info so we can notify you about branch closings, service updates, or local conditions.

A little planning today means fewer worries tomorrow. Visit [flcu.org/hurricane](https://flcu.org/hurricane) for more tips.

Membership eligibility required. Mobile and card access may be limited during severe weather events.



## Help Students Start Strong

FCU'S ANNUAL BACK-TO-SCHOOL SUPPLY DRIVE JULY 28 – AUGUST 11

At Florida Credit Union, we believe every student deserves a strong start and that begins with the right supplies.

From **July 28 through August 11**, all FCU branches will collect donations for our annual Back-to-School Supply Drive. After the school year begins, all items will be delivered to local schools and school boards throughout the communities we proudly serve.

Join us in giving back! Watch for buy-one-get-one-free deals and back-to-school specials to help your donations go even further. For a list of most-needed items, visit [flcu.org/school-supply-drive](https://flcu.org/school-supply-drive).

Together, we can help students feel prepared, confident, and ready to thrive!







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](http://fclu.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.fclu.org](http://www.fclu.org)



Insured  
by NCUA

# July 4

★ ★ ★ ★ ★  
**CLOSED**  
**INDEPENDENCE DAY**



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WITH A CARD FROM FCU**

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want to give your favorite employee  
a shout-out, please leave a review on  
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