

# FLORIDA CREDIT UNION

# THE WAVE

## OCTOBER 2025

## DISCOVER THE BENEFITS!

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<sup>1</sup> for Five Years** – Lock in a stable rate for the initial period.
- **Annual Adjustments<sup>1</sup>** – After five years, the rate adjusts annually.
- **Flexible Terms<sup>1</sup>** – Various amortization schedules to fit your financial needs.

### CHECK OUT OUR 5/1 ARM MORTGAGE RATE SPECIAL!

Interest rate as low as **5.625%<sup>2</sup>**  
and an APR as low as **6.003%<sup>2</sup>**

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 [fbcu.org/mortgage-special](https://fbcu.org/mortgage-special)**



1. 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. 2. Subject to credit approval. APR = Annual Percentage Rate. This is a special and limited time offer that can be discontinued anytime based on market conditions. Your rate may be higher based on your creditworthiness and property valuation. An adjustable rate mortgage loan (ARM) with a fixed interest rate for the first 5 years. Afterward, the 5/1 ARM switches to an adjustable interest rate for the remainder of its term. Special rate for in-house portfolio loan only. 5/1 Year ARM with no points and an estimated \$4,000 closing cost monthly payment example: The payment on a \$100,000 loan would be \$575.66 per month at an adjustable interest rate of 5.625% and a 6.003% APR with a 360 month term. ARM rates subject to increase during the loan term. This payment and rate would be in effect for the first five years with annual adjustments thereafter according to the disclosure above. Rate quoted as of 09/16/2025. Down payment requirements and interest rate are based on borrower's creditworthiness.

# OCTOBER IS CYBERSECURITY MONTH

Your security matters every day, but October is a great reminder to put protection first. With Florida Credit Union's digital tools, you can keep your money safe and your peace of mind stronger. Here's how FCU helps you stay secure:

- **Card Controls:** Instantly turn your FCU debit or credit card on or off, right from the mobile app.
- **Account Alerts:** Get real-time text or email notifications for purchases, logins, or balance changes.
- **Fraud Protection:** Our monitoring tools help stop suspicious activity before it impacts your account.

## SMART CYBERSECURITY HABITS

In addition to FCU's protections, a few simple habits can go a long way in keeping your information safe:

- Use strong, unique passwords and turn on multifactor authentication.
- Be cautious when scanning unknown QR codes.
- Review privacy settings on your social media profiles.
- Trust your instincts—if something feels off, it probably is.
- Stay up to date on the latest scams so you can spot red flags early.

Staying cyber smart is simple when you have the right tools—and we're here to help. If you ever have questions or concerns, our team is just a phone call or branch visit away.

Explore more security tips at [focu.org/efraud-prevention](https://focu.org/efraud-prevention).







# Unlock the Value in Your Home

The end of the year is the perfect time to finally check off those big projects or goals—and your home can help make it happen. With a Home Equity Loan or Home Equity Line of Credit (HELOC) from Florida Credit Union, you can borrow with confidence and keep your plans on track.

## CHOOSE THE OPTION THAT WORKS FOR YOU:

**Home Equity Loan:** Fixed rates and steady monthly payments make budgeting simple. Great for one-time projects or consolidating debt.

**HELOC:** Flexible access to funds when you need them. Ideal for ongoing expenses, seasonal costs, or multiple projects.

Members often use home equity to:

- Renovate kitchens, bathrooms, or outdoor spaces
- Consolidate high-interest debt into one manageable payment
- Cover tuition or medical expenses at a lower rate than most credit cards
- Take care of unexpected costs with peace of mind

With competitive rates, flexible terms, and local support, Florida Credit Union makes it easier to turn your home's equity into progress.

Get started today at [flcu.org/HE-loans](https://flcu.org/HE-loans) or visit your nearest branch.





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:

[flcu.org/locations](http://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. Kara Brown | Treasurer  
Ms. Faye McKnight | Secretary  
Mr. Andrew Sutherland | Director  
Mr. William Hopgood | Director  
Ms. Judy Johnson J.D. | Director

Visit us online at  
[www.flcu.org](http://www.flcu.org)



Insured  
by NCUA

FCUMKSI0604-1025

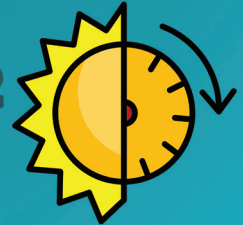
**October 13**

**CLOSED: Columbus Day**



**November 02**

**Daylight Saving Time**



# PET OF THE GAME



**Enter to win  
tickets and prizes**



Proud Partner of  
the Florida Gators®

## 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



Google Reviews

