

FLORIDA CREDIT UNION

THE WAVE

DECEMBER 2025

Make the Holidays Happen with a Personal Loan

The holidays are about joy, not stress. Whether you're traveling to see loved ones, checking off your gift list, or tackling year-end bills, an FCU Personal Loan can help you keep the season bright. With predictable monthly payments and competitive rates, you can plan your spending with confidence and avoid the surprises that come with high-interest credit cards.

A personal loan is also a great way to consolidate balances into one simple payment, freeing up more room in your budget for the things that matter most. Plus, with a quick and easy approval process, you can spend less time worrying about money and more time enjoying the season.

Here's how an FCU Personal Loan can help you make the most of the holidays:

- Cover holiday costs without dipping into savings.
- Consolidate balances into one simple, predictable payment.
- Keep your budget on track with fixed rates and flexible terms.



*Make this season **merry** and **manageable** with the local support you trust from Florida Credit Union.*

Start your application today at flcu.org/personal-loans.



*Start the new
year with financial
confidence and the
flexibility of an
FCU HELOC.*

Financial Flexibility for Year-End Expenses

Wrap up the year with confidence. With an FCU Home Equity Line of Credit (HELOC), you can take advantage of low introductory rates at **4.99% APR for the first 6 months**, with rates as low as 7.00% APR afterwards.*

A HELOC gives you ongoing access to funds when you need them, which makes it a smart solution for everything from home projects to unexpected expenses. Many members also use it to consolidate higher-interest debt, helping them save money and simplify payments before the new year begins. It's flexible, affordable, and backed by the local support you trust from Florida Credit Union.

An FCU HELOC can make it easier to:

- Tackle home projects or updates on your own timeline.
- Consolidate higher-interest debt and simplify your finances.
- Be prepared for life's surprises with funds you can access anytime.
- Enjoy peace of mind knowing your equity is working for you.



Apply today at flcu.org/home-equity.

* Subject to credit approval. APR = Annual Percentage Rate. Your rate may be higher based on your creditworthiness and property valuation. Minimum loan amount \$10,000. Title insurance for loans \$250,000 and greater paid by member. Rate quoted is as of 11/03/2025, based on a HELOC with a 10-year draw period, 20-year repayment period and a Loan-to-Value (LTV) up to 80%. The HELOC rate is a variable rate and is based on Wall Street Journal Prime. Minimum interest rate 7.00% - Maximum interest rate 8.25%. For example, a \$25,000 10-year Home Equity Line of Credit with a 7.00% interest rate and an 80% Loan-to-Value (LTV) will have an APR of 7.00%, 120 payments of \$290.53; total finance charges of \$9,863.14 for a total payment of \$34,863.14. Rates subject to change at any time. Rates will be no less than Florida Credit Union's minimum interest rate. This discount promotion cannot be combined with other Florida Credit Union promotions. Limited time offer and subject to change without notice.

A Little Extra Room in Your Holiday Budget

We know the holidays can stretch your budget, and we're here to help. Florida Credit Union is giving members a little extra room this season with two easy ways to skip a payment in January.

Skip a Loan Payment¹

Take a break from your regular loan payment and keep a little extra cash on hand for the things that matter most this season.

Skip a Visa® Payment²

Eligible members can also skip their January Visa payment and enjoy a little breathing room to start the new year.

Call 800-284-1144

or visit your local branch to learn more.

1. Loan(s) must be in good standing. There is a \$50 fee for each payment skipped. This offer does not apply to real estate loans or credit card payments. Normal interest charges will continue to accrue, and the skipped payment will be added to the end of your loan term. Subject to approval. 2. Valid for January payment only. Account must be current and in good standing with available credit above the fee. If payment is skipped, a \$50 skip fee will be assessed and appear on the following statement. To avoid a skip fee, a minimum payment (2% of the balance) should be made by the payment due date. If less than 2% of the balance is paid by the payment due date, the fee may be charged. Excludes Home Equity Visa Accounts and Commercial Visa Accounts.



Investing in Our Future. 2026 FCU Scholarships

Each year, we award scholarships to exceptional students who demonstrate academic excellence, leadership, initiative, character, and financial need, among other qualifications.

WE'RE PROUD TO OFFER THREE DISTINCT SCHOLARSHIPS:

Servin-Ellis Scholarship Fund

Established in memory of FCU's first treasurer/manager, Oscar Servin, and later renamed to honor Dr. Jonnie Ellis, a dedicated board member from 1987 to 1997. This scholarship is open to any high school senior who is enrolled or plans to enroll in undergraduate study during the current year.

Buchholz Academy of Finance Scholarship

This scholarship is awarded to one or more seniors from Buchholz High School's Academy of Finance who are enrolled or plan to enroll in undergraduate study during the current year.

Dr. John C. Rawls Scholarship Fund

Honoring Dr. John C. Rawls, a dedicated member of FCU's Board of Directors for more than 55 years, this scholarship is available to students planning to further their education through undergraduate or graduate study during the current year. Applicants must not be currently enrolled in high school.

Applicants must be either an FCU member or have a parent/guardian who is an FCU member.

**For more information and to apply,
visit flcu.org/scholarships.
Applications are due by February 6, 2026.**





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

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
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Mr. Andrew Sutherland | Director
Mr. William Hopgood | Director
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Visit us online at
www.flcu.org



Insured
by NCUA

FCUMKSI0604-1025



December 24

CLOSING EARLY 2PM:
CHRISTMAS EVE

December 25

CLOSED: CHRISTMAS

December 31

CLOSING EARLY 2PM:
NEW YEAR'S EVE

January 01

CLOSED: NEW YEAR'S EVE



*Wishing you
a wonderful
holiday season.*

Florida Credit Union extends our warmest wishes to you and your loved ones. **THANK YOU** for your continued trust throughout 2025.

*Happy holidays and a
prosperous New Year!*

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

