

Get Started Today

Signing up for an FCU membership is easy. Just give your local office a call and speak to one of our business development officers. We'll be happy to help you begin providing a no-cost value added benefit for you and your employees.



All residents of your county can join Florida Credit Union.

43rd Street

2831 NW 43rd St.
Gainesville
352-377-4141

Advantage Center

at 13th Street
3720 NW 13th St.
Gainesville
352-377-4141

Haile Market Square

2785 SW 91 St.
Gainesville
352-377-4141

Lake City

586 West Duval St.
Lake City
386-755-4141

Ocala

2424 SW 17 Rd.
Ocala
352-237-8222

Advantage Center at Ocala

3504 East Silver
Springs Blvd.
Ocala
352-237-8222

Country Oaks

9680 SW 114th St.
Ocala
352-237-8222

Starke

2460 Commercial Dr.
Starke
904-964-1427

Mailing Address

P.O. Box 5549
Gainesville, FL 32627-5549
Outside Local Calling Areas
(800) 284-1144

Finally an employee
benefit that costs your
company nothing.



Visit Florida Credit Union
on the Web: www.flcu.org



Employee BENEFITS

What is a Credit Union?

A credit union is a member-owned financial cooperative. It provides the same products and services as a commercial bank. However credit union products and services are generally provided at a lower cost without sacrifice of quality. The main reason for the lower costs and fees for loans and higher interest paid on savings is the fact that the credit union is owned and controlled by its members. Banks on the other hand, are owned by stockholders and operated for the benefit of the investor stockholder rather than the customer. Deposits are federally insured to \$250,000 by the National Credit Union Administration (NCUA).

An increasing number of consumers join credit unions each year. According to the American Banker Newspaper's annual customer satisfaction survey, credit unions have rated number one in customer satisfaction at financial institutions for ten years running.

Who is Florida Credit Union?

Established in 1954, Florida Credit Union provides a full line of personal and commercial financial services to our members. We exist to provide our members an opportunity to improve their financial well-being.

While FCU offers the same financial products and services as many large and regional banks, our service and value are worlds apart.

Why offer Florida Credit Union to Employees?

As an employer, enhancing your benefits package by offering membership in FCU provides a value-added advantage with no cost to your company. You can reward your employees and their family members with the valuable lasting benefit of FCU membership.

- Enhancing your benefits package at no expense to your company
- Helping to attract and retain high quality employees
- Increasing job satisfaction and employee loyalty
- Providing your employees with the tools for money management
- Reducing the need for check advances

How your Employees will Benefit.

Your employees can enjoy the benefits of credit union membership including:

- Free Checking
- Free Online Banking
- Free Bill Pay
- Free eStatements
- Free eAlerts
- Free Visa Debit Card
- Surcharge free ATM access
- Money Market Accounts and Certificates of Deposit
- Individual Retirement Accounts (IRA)
- Auto, Boat, Motorcycle and RV loans
- Visa Credit Cards
- Mortgage and Home Equity Loans
- Personal/Signature Loans
- New and Used Mobile Home Loans
- Extended lobby hours at all branches – open until 6 pm weeknights and 1 pm Saturdays
- Extended lobby hours at Advantage Center locations – open until 8 pm weeknights and 5 pm Saturdays
- Loan officers available by phone 24 hours a day, 7 days a week
- Apply for loans in person, over the phone, or online
- Free 24-hour telephone transactions with Info 24
- Free, unlimited POS transactions
- Free cash back at POS terminals (retail stores, etc)
- Free direct deposit
- Free payroll deduction
- Retirement and financial planning through FCU's partnership with SWBC Investment Services
- Insurance products through FCU's partnership with Vantis Life
- Free budgeting and consumer financial education through Balance
- Free notary services
- Visa Gift Cards
- Low cost safe deposit boxes at select locations
- Free Score Enhancement – credit score education

How to Become a Select Employee Group (SEG)

Enrolling your company couldn't be easier. We provide marketing material and handle the enrollment process. A credit union representative will visit your company once, twice, or four times a year and can set up in a break room, lunch room, conference room, or even a hallway. Employees can speak with the credit union representative on their break or lunch hour which won't take away from their work schedule.

FCU understands that your business comes first, so we will tailor our efforts to meet your needs. As with any partnership, it is necessary for both parties to contribute in order to ensure a mutually beneficial relationship. In order for FCU to serve the needs of your employees, we ask the following of your organization:

- Support membership drives
- Provide us with a key contact who can help set up presentations or disseminate information
- Allow FCU to promote the benefits of membership using tools such as on-site visits, lunchroom posters, payroll inserts, and fliers
- If feasible, permit a link to FCU's website www.flcu.org from your internal intranet

In return, FCU will do its best to provide a valuable benefit to your employees at no cost to you.

