



2023

Annual Report



Table of Contents

2	Our Mission, Vision, and Core Values
3	The Credit Union Difference
4	Cooperative Principles
5	Report of the Board of Directors
6–7	Report of the President
8	Report of the Treasurer and Credit Manager
9	Report of the Audit Committee
10	Reviews and Testimonials
11	Membership and Asset Growth
12–13	FCU Gives Back to the Community
14–15	Digital Initiatives
16–17	Mortgage - There's No Place Like Home
18–19	Your Business Banking Solution
20	Florida Credit Union's Senior Vice Presidents
21	Florida Credit Union's Vice Presidents
22	Florida Credit Union's Branch AVPs
23	Celebrating 70 Years and a New Home for FCU
24	Statement of Financial Condition
25	Statement of Operations
26	Products and Services
27	Membership and Locations

Mission

Florida Credit Union will serve our members and communities with efficient, convenient services and quality products that meet their everyday and long-term financial needs.

Vision

Florida Credit Union members' lives made better.

Core Values

Caring Service

Through local, friendly, person-to-person services and new technologies.



Financial Stability

To safeguard our members, we will continue to be a well-capitalized financial institution.

Cooperative Philosophy

Improve the economic well-being of our members and communities.



Integrity

Will adhere to the highest ethical standards and values.

Excellence

Provide progressive, quality programs and services that will benefit our members while promoting growth.



Community Service

Promote Florida Credit Union as a leader in serving our communities and a commitment to social responsibility.



The Credit Union Difference

Florida Credit Union members have access to a wide range of products and services. While that's most likely the reason you became a member, the real FCU difference is our mission to help the communities we serve. We're owned **by** our members, and we work **for** our members.

“ Working for you, not for profit, for *nearly 70 years.* ”

While things are always changing in the financial world, our commitment to working for you is unwavering. We've been part of your community for nearly 70 years now, and while others may come and go, your Florida Credit Union can't be bought or sold.

Typically, the role of a financial institution, like a bank, is to maximize profit for its stockholders and investors. This isn't the case for a credit union like FCU. Profits are reinvested in products and services for our members and benefits such as favorable interest rates. Our goal is to maximize the service/value relationship with members, all the while building and maintaining the strength of our institution to ensure it's here for the next 70 years and beyond.

Cooperative Principles

Florida Credit Union continues to operate under the cooperative principles of:

1. Voluntary and Open Membership

FCU is open to all persons in our state-approved field of membership who are interested in using our services and willing to accept the responsibilities of membership.

2. Democratic Member Control

The member/owners of Florida Credit Union choose the individuals who serve as elected trustees.

3. Member Economic Participation

Member/owners benefit proportionately to their level of participation from full utilization of the products and services that are available through the credit union.

4. Autonomy and Independence

Financial service is offered to the members who control the organization.

5. Education, Training, and Information

Information is provided to members, elected representatives, and staff to ensure further development of the organization.

6. Cooperation Among Cooperatives

Working with local, regional, national, and international groups to advance knowledge and service availability.

7. Concern for the Community

Providing services and programs to benefit the members of the community.

8. Solidity

As a member-owned local financial cooperative, FCU has deep roots in the community. This solid foundation means we can't be bought or sold, we are here for the long-term, and we stand ready to provide financial services to local consumers and small businesses.



Ms. Judy Johnson, J.D.
Board Chair



Mr. Alfred Peoples
Vice Chair



Mr. Lynn P. Jones, Sr.
Treasurer



Mr. Andrew Sutherland
Secretary



Mr. William Hoppgood
Director



Ms. Faye McKnight
Director



Ms. Kara Brown
Director



Dr. Barbara Buys
Director

Report of the Board of Directors

Florida Credit Union was established in 1954. For 69 years, we have been dedicated to meeting our members' needs. As you read the 2023 Annual Report, you will notice that Florida Credit Union is as safe and strong as ever.

In 2023, Florida Credit Union's membership experienced another year of new and exciting products and services. This year brought us a new branch in Wildwood and updates to our member experiences including Flora, our AI platform. Through a rapidly changing rate environment, FCU has continued to offer competitive rates on deposit accounts and low loan rates for all products. We ended 2023 with \$2,105,555,809 in assets. The most important measure of a credit union's soundness is its capital ratio. Florida Credit Union is considered "Well Capitalized" by federal and state examiners, with our year end capital ratio being 12.43%.

Meeting the needs of our membership is the primary responsibility of your Board of Directors. We must ensure all operations are performed safely and soundly. The reports included in the 2023 Annual Report support that Florida Credit Union is indeed managed in accordance with policies, laws, and regulations. Florida Credit Union is a safe and sound financial institution and is well-situated for the future.

We have come a long way in seven decades and are committed to continue to meet and exceed member expectations.

Judy Johnson
Board Chair

Report of the President

Florida Credit Union experienced a great year in 2023 and accomplished many initiatives throughout the credit union. This growth is attributed to you, the owners of the credit union, for taking advantage of our services, deposits, loans, and electronic products. Our decisions continue to be focused on meeting members' needs and expectations now and into the future.

In 2023, our loan programs were successful, and our members received over \$598 million in new loans. Members obtained 877 real estate loans for a total of \$80,611,750 and 12,092 auto loans for a total of \$383,061,475. Over 41,000 other consumer loans were granted in 2023 amounting to \$107,380,310. We also provided \$27,542,303 in business loans in 2023. Additionally, we continue to attract new members. In 2023, over 25,800 new accounts were opened. We have come a long way thanks to you, our members.

Last year, we opened a new branch in Wildwood. We also enhanced our member experience with our AI platform, Flora. If our members need to speak with a credit union employee, this new platform seamlessly transitions from one delivery channel to another while providing all member information.

We constantly strive to improve our processes and services to make managing finances easy for our members. In 2024, we will continue to focus on the financial needs of our membership. We plan to offer new products and services to allow you to conduct your financial business efficiently, conveniently, and safely.



“

We constantly strive to improve our processes and services to make managing finances easy for our members.

We will also continue to focus on our facility and service needs. All of our locations offer convenient hours of operation. Members can reach a member of our staff 63 hours each week. Whether inquiring about CD rates or applying for a loan, our staff is available weekdays from 8 am to 8 pm and on Saturdays from 9 am to 5 pm. You can also apply online at any time. In addition, we offer loan services by phone 24 hours a day, 7 days a week. FCU understands how busy you are, so we make mortgage and loan services more convenient with this “round the clock” availability. You can talk to a fully-qualified loan officer anytime of the day or night simply by calling a local branch.

The Board and management of FCU will continue to operate your credit union safely, using guarded and sensible decisions that are rooted by the needs of the membership. Our capital ratio of 12.43% far exceeds the 7% required ratio of federal and state examiners. It is because of the diligent and focused efforts of your Board and management team that Florida Credit Union continues to grow and succeed.

As a member/owner of Florida Credit Union, you belong to a strong, viable financial institution. With our soundness and stability, we are well positioned to meet your personal financial needs. I urge you to take full advantage of your credit union membership.

Mr. Mark N. Starr

President / CEO



Report of the Treasurer

Florida Credit Union is now serving over 152,000 members. Florida Credit Union continues to grow at or above peer averages year after year – 2023 was no exception. All of this can be attributed to our members and the business they conduct with us.

As of September 2023, Florida Credit Union was the 15th largest credit union in Florida in terms of asset size. Nationally, we are in the top 5% of all credit unions.

On pages 24-25, we present a breakdown of the assets and liabilities of Florida Credit Union. You will notice that our assets as of December 31, 2023 were \$2,105,555,809. Additionally, our capital ratio remains extremely strong at 12.43%. You can see why the Board, management, and staff of your credit union are so proud of the successes we have experienced.

Mr. Lynn P. Jones, Sr.
Treasurer



Report of the Credit Manager

The Credit Manager is appointed by the Board and is responsible for the approval of loan applications in compliance with Board approved policies.

In 2023, Florida Credit Union originated over \$598 million in loans of all types. Our most popular loan products in 2023 were autos, credit cards, commercial loans, and first mortgages. FCU offers a full range of mortgage programs including conventional, FHA, VA, and USDA loans as well as construction loans.

In the coming years, you can expect to see more loan products along with more ways to obtain loans. As usual, FCU rates and terms will be very competitive.

Mr. Mark N. Starr
Credit Manager

Report of the Audit Committee

By state law, the Audit Committee is appointed by the Board and charged to oversee the policies and programs of the credit union. The committee ensures that a comprehensive audit of credit union books and records is performed, and reports the results to the membership.

During the past year, the Audit Committee met with the auditing team from the firm of Warren Averett. The comprehensive audit as of September 30, 2023 indicates that the credit union is performing to the best benefit of the membership. This same firm performs extensive internal audit work on a quarterly basis to verify that policies, regulations, and generally accepted accounting principles are being met. The work of the Audit Committee, in partnership with the auditing firm, ensures that operations and programs authorized by the Board of Directors are being well managed.

Our financial performance is also highly scrutinized by federal and state examiners who are charged with ensuring the safety of your funds. Their findings, year after year, are that Florida Credit Union is a well-run, financially-viable financial institution, with sound management practices.

We appreciate the opportunity to serve the membership and encourage all members to take advantage of the many services and benefits offered by your credit union.

Dr. Barbara Buys

Audit Committee Chair



Reviews and Testimonials



Jeremy Hood

OWNER | DAVID'S BBQ & CATERING

"Between the free business checking and many other products, they are truly partners that help our business grow... If you are looking for a win-win banking relationship, I highly recommend Florida Credit Union."

Dawn F.

STARKE BRANCH | ★★★★★

"I can't remember names and there have been several people here who have helped me solve issues! Thanks you!! And, thank you for EVERY smile when I've done business in the drive through!"

Trevor H.

BELLEVIEW BRANCH | ★★★★★

"Always helpful and friendly. A great local Credit Union to do business with."

Destiny H.

43 STREET BRANCH | ★★★★★

"Great institution for banking and great customer service."



Carol Wickham

VICE PRESIDENT | QUALITY GROWERS

"We were able to utilize our line of credit with Florida Credit Union to immediately purchase the inventory and equipment we needed to get up and running"

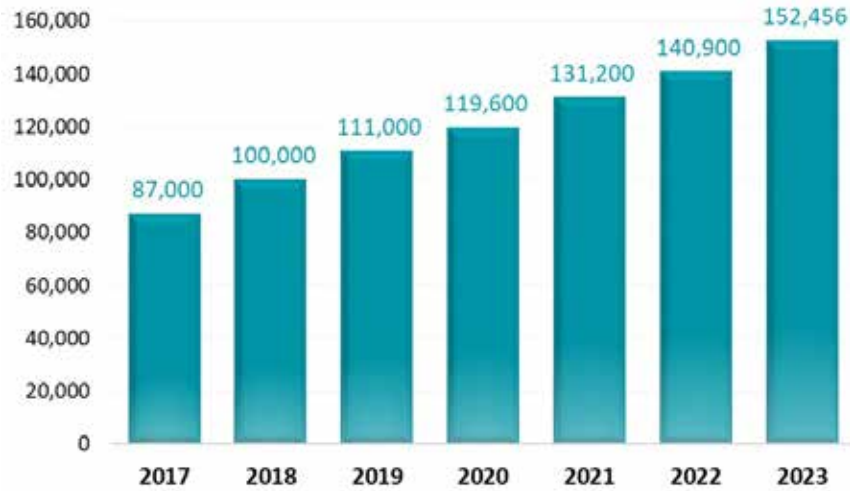
Shirley D.

OCALA BRANCH | ★★★★★

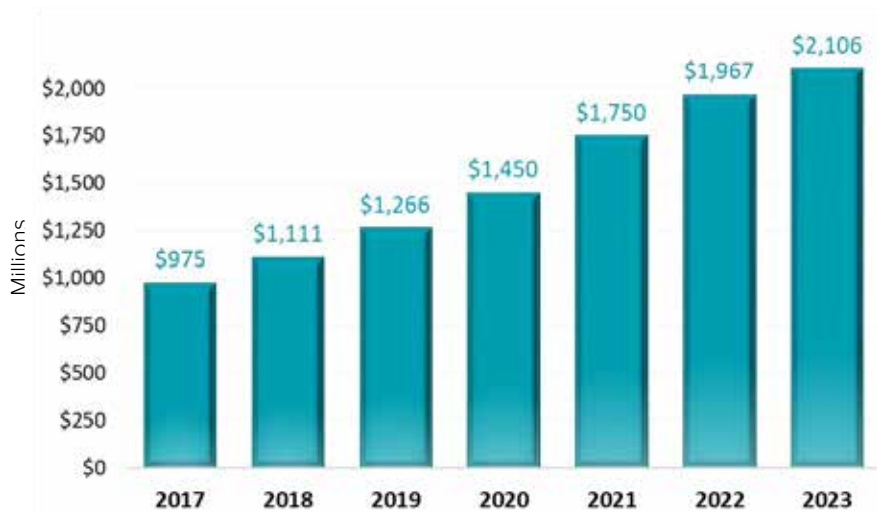
"When I joined FCU, I was one of the most ignorant people in modern times when it came to finances. Thanks to the wonderful staff in the Ocala office, I learned enough to move forward with excellent credit. They never got impatient with my constant questions. Each person I met treated me like a valuable person."

Membership and Asset Growth

FCU Membership



FCU Assets



FCU Gives Back to the Community

Following our “Member owned. Community proud.” mission, FCU participated in more than 300 community events in 2023. As is tradition, we visited nearly 100 schools during our back-to-school campaign with gifts and meals for educators to wish them a successful school year. Each event featured a \$500 donation to the school, as well as a \$50 Visa® gift card raffle.

We’re happy to report that we’ve continued our strategic partnership with the University of Florida! We’re currently holding our third annual “Beyond the Arc” initiative. For every three-point basket made at Gator home and away games, FCU is donating \$25 to The Education Foundation of Alachua County. To date, we’ve raised over \$20,000 for the foundation through this campaign!

“ FCU participated
in more than
300
community
events
just this year!



Our “Pet of the Game” also made a return in 2023. Gator fans once again submitted their pets for weekly voting contests, with each winner getting a bevy of prizes! FCU donated \$10 to the Humane Society of North Central Florida for each pet submitted, resulting in a \$5,690 donation.

We also continued our local charity drives with our holiday food, back-to-school, and pet supplies drives!

Florida Credit Union is more than just a financial institution – we are part of an evolving community, and it’s our job to help make it thrive.





Digital Initiatives

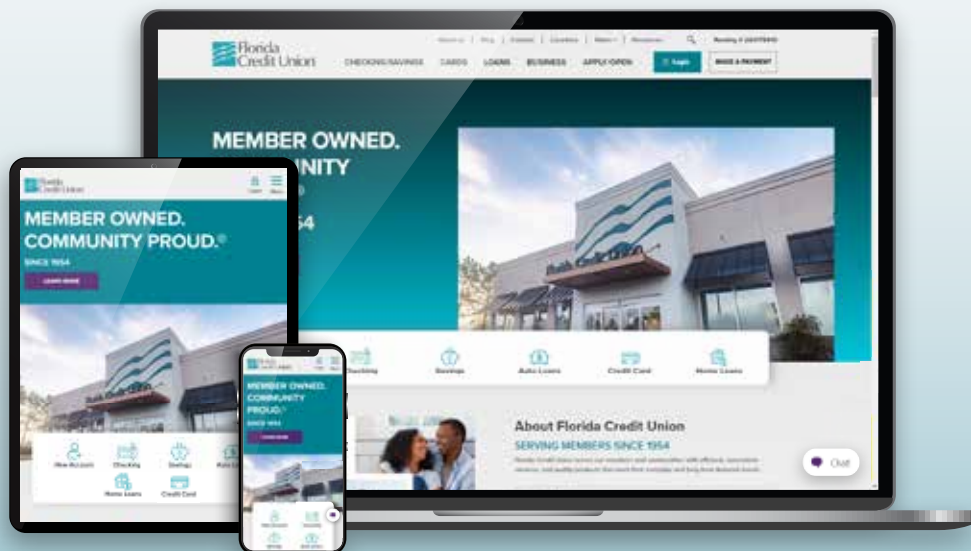
Florida Credit Union currently serves more than 150,000 members in 48 of Florida's 67 counties. We pride ourselves upon offering our members convenient, around-the-clock access to their accounts with 13 branches, the contact center, online, mobile, and telephone banking.

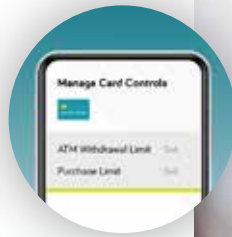
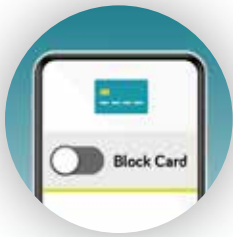
Through our digital platforms, we give our members anytime, anywhere access to their banking needs. Read on to learn more about some of our enhancements made throughout 2023 that we hope will be of great benefit to all our members.

DIGITAL SERVICES ENHANCEMENTS:

Launch of New Website Redesign

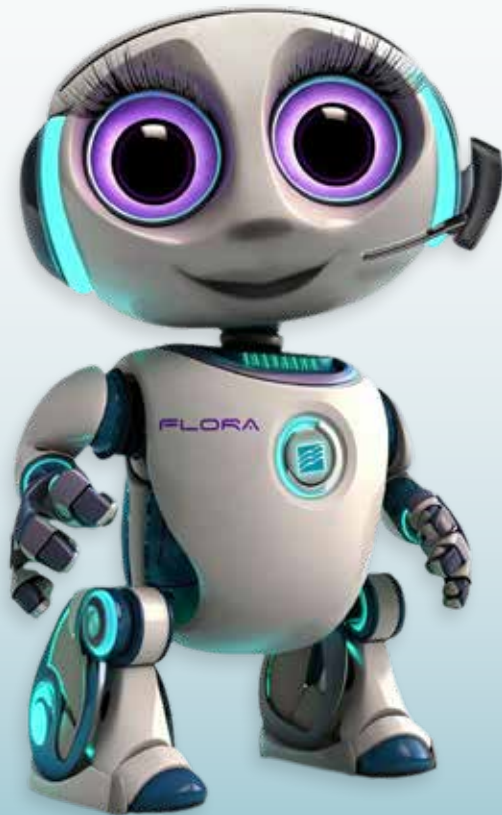
FCU's new website went live in June. The new site has an updated look, is more intuitive and user-friendly, allowing for improved interaction, navigation, and usefulness among visitors. The new design was developed to maximize the user experience on a smartphone.





Card Management

We added functionality to enhance the members' ability to manage their debit and credit cards. In the last year, we gave cardholders the ability to perform many new functions such as: activate a new card, place a temporary block or unblock on cards, update their PIN, manage their spending limits, manage their ATM withdrawal limit, mark their card lost, stolen, or damaged, automatically ordering a replacement card. More enhancements will be implemented in 2024.



Flora® and a new Chat Engine Platform

Flora®, FCU's very own virtual employee, continued to receive enhancements in 2023. In addition to helping members with account information over the phone, Flora can now chat with members on our website and within FCU Anywhere, courtesy of a new digital engagement platform. The new partnership brought another major enhancement to the member experience in that a member can navigate seamlessly through communication channels with one engagement. Once the member is finished chatting with Flora, she can transfer the engagement to our highly skilled team of member service representatives. If the communication goes beyond the chat functionality, the member service representative can upgrade the chat to a phone call with the click of a button. In addition, the representative can use other digital engagement tools to share a screen or co-browse within a session to provide visual assistance.



Mortgage - There's No Place Like Home

Years of mortgage lending experience, delivered with the personal touch that only comes from your credit union, makes Florida Credit Union an ideal full-service mortgage lender. We understand that real estate financing is a critical part of your financial plan and we're here to help.

Whether you're buying your first home, refinancing an existing mortgage, or considering a second or vacation home, our mortgage professionals are always ready to meet your needs with a wealth of home loan solutions. FCU provides our members with access to a full range of mortgage programs, including conventional, FHA, VA, and USDA loans. We often approve loans denied by other institutions, including loans for manufactured homes and condos, and we offer no waiting period for bankruptcies and foreclosures.

A Florida Credit Union mortgage comes equipped with a variety of options to choose from depending on your needs. Since we offer a multitude of loan types, you'll get to build a custom mortgage, tailored to your needs and your life. Members who receive a FCU Portfolio or Fannie Mae

mortgage have their loan serviced in-house, which means your loan stays right in your community, where it belongs.



We continue to offer our Construction Loan Program with features such as:

- Eligible properties are single-family homes, mobile homes with land, or modular dwellings
- Land owned can be used to cover the down payment and other costs
- Up to 100% financing on primary residences and 80% LTV for investment
- Fixed 15, 20, and 30 year 5/1 ARM product available
- 6, 9, and 12 month construction terms

Meet Our Mortgage Team

Our experienced mortgage team has years of lending experience, providing peace of mind while helping you through the home journey.



Gregory Pingue
AVP Mortgage
Loan Origination



Charles Heller
Mortgage
Loan Originator



Clayton Lee
Mortgage
Loan Originator



Amy Velleff
Mortgage
Loan Originator



Tim McDermott
Mortgage
Loan Originator

Not Pictured : **Joshua Hunt**, Mortgage Loan Originator





Your Business Banking Solution

We take the time to listen to the unique needs of each business member, large or small, allowing us to tailor our offerings around them. This is how we are able to create many long-standing relationships with local businesses, and why business owners trust us for sound advice delivered with a personal touch.

With more than 60 years of industry experience between them, Florida Credit Union's commercial team is familiar with the day-to-day challenges that business owners face. We know that time is money and how important both are to your business. That is why we make it easy for businesses to handle their finances without cutting into

their busy schedules. We offer other great business tools and resources, like merchant processing, making it easy for customers to pay you. Businesses can also accept all major credit cards, travel and entertainment cards, ATM/debit and purchasing cards, and personal checks without risk, all while delivering more profit to their bottom line, increasing customer spending potential, and reducing fraud.

We want to help businesses manage their finances and take them to the next level. Please see the Products & Services on page 26 for a full list of available commercial and business offerings.

YOUR FCU COMMERCIAL TEAM



Brian Moses
SVP Commercial
Services



Jane Harris
Senior Commercial
Relationship Manager



Chris Logan
Commercial
Relationship Manager



Jared Hart
Commercial
Relationship Manager



Tyler Melvin
Commercial
Relationship Manager



Gary Schmidt
AVP Treasury
Management

2023 Highlights

more than **60**
combined years of
business experience

6,000
commercial members
as of year end

more than **\$30M**
new loans production

more than **\$58M**
completed commercial
construction projects

more than **\$16M**
new commercial
deposits



CONSTRUCTION PROJECTS FINANCED BY FCU: 1. Hampton Inn - Ruskin, FL 2. Student Housing - Gainesville, FL
3. The Canopy at Duval Station - Jacksonville, FL 4. Shoppes Cypress - Lutz, FL 5. Hyatt Hotel - Gainesville, FL

Florida Credit Union's Senior Vice Presidents



Thom Beck
SVP IT / CIO

Brian Moses
SVP Commercial Services

Sarah King
SVP HR and Training

Christine Suarez-Jenkins
SVP Lending / CLO

Mark Starr
President / CEO

Beatrice Cherry
SVP Marketing

Wesley Colson
SVP Credit Services

Wendy Koford
SVP Finance / CFO

David Eckhardt
SVP Operations / COO

Florida Credit Union's Vice Presidents



Chris Logan
Commercial
Relationship Manager

Jane Harris
Senior Commercial
Relationship Manager

Tyler Melvin
Commercial
Relationship Manager

Jared Hart
Commercial
Relationship Manager

Sarah Barrett
VP Card Services

Kirk Becker
VP Infrastructure Security

Pamela Bolin
VP Accounting

Daniel Arreola
VP Risk Management

Heather Gilliam
VP Branch Operations

Brandon Coughlin
VP Indirect Lending

Michael Lopes
VP Systems Engineering

Matthew Teoli
VP Digital Channels

Florida Credit Union's Branch AVPs



Wade Hamilton
AVP Branch Operations
13th Street



Sean Peters
AVP Branch Operations
43rd Street



Takenya Betterson
AVP Branch Operations
Bellevue



Robert Weil
AVP Branch Operations
Butler Plaza



Ryan Soucie
AVP Branch Operations
Contact Center



Georgia Nortsrom
AVP Branch Operations
Country Oaks



Brian Leatherman
AVP Branch Operations
DeLand



Katrina Lugo
AVP Branch Operations
Haile Market Square



Jennifer Patrick
AVP Branch Operations
Lake City



Quan Freeman
AVP Branch Operations
Maricamp



Odaliza Soriano
AVP Branch Operations
Ocala



Mindy Grimes
AVP Branch Operations
Silver Springs



Melanie Alldredge
AVP Branch Operations
Starke



Lila Colon
AVP Branch Operations
Wildwood



Celebrating 70 Years and a New Home for FCU

It's true, we're turning 70! From our start as the Alachua County Teachers Credit Union, to our brief stint as Educational Credit Union before finally landing on Florida Credit Union in 1988, we're celebrating this great milestone all year.

We're also pleased to announce our plans to break ground on a new headquarters. This 90,000 square-foot, state-of-the-art facility in Gainesville, FL will support FCU as we continue to grow for many years to come.



Florida Credit Union®

Trust. Community. Service.

The next wave starts now.

Statement of Financial Condition

as of December 31, 2023

Assets:

2023

Loans	\$ 1,706,758,692
Less: Allowance for Loan Loss	\$ (17,881,932)
Net Loans	\$ 1,688,876,760
Cash on Hand	\$ 4,923,116
Investments, at Amortized Cost	\$ 336,984,183
Fixed Assets, Less Accumulated Depreciation	\$ 30,733,450
NCUSIF Deposit	\$ 15,469,492
Right of Use Asset for Leases	\$ 4,115,276
Other Assets	\$ 24,453,532
Total Assets	\$ 2,105,555,809

Liabilities and Members' Equity:

Members' Shares and Savings Accounts	\$ 1,720,193,884
Non-member Deposits	\$ 38,700,000
Accounts Payable	\$ 20,110,155
FHLB Borrowing	\$ 50,000,000
Other Accrued Liabilities	\$ 14,889,791
Total Liabilities	\$ 1,843,893,830

Members' Equity:

Regular Reserve	\$ 2,519,688
Undivided Earnings	\$ 259,142,291
Unrealized Gain/(Loss) on Security	0
Total Equity	\$ 261,661,979

Total Liabilities and Members' Equity

\$ 2,105,555,809

Statement of Operations

as of December 31, 2023

Income:

2023

Interest on Loans	\$ 95,800,134
Income on Investments	\$ 16,808,488
Other Income	\$ 33,310,549
Total Income	\$ 145,919,171

Expenses:

Employee Compensation and Benefits	\$ 29,483,228
Office Operations	\$ 10,487,118
Office Occupancy	\$ 2,563,091
Professional and Outside Services	\$ 7,873,062
Provision for Loan Loss	\$ 12,659,929
Education and Promotional	\$ 4,053,662
Loan Servicing	\$ 5,297,813
Other Miscellaneous	\$ 1,384,329
Total Expenses	\$ 73,802,232

Income Before Cost of Funds **\$ 72,116,939**

Non-Operating Gains or Losses:

Gain/(Loss) on Investments	-
Gain/(Loss) on Disposition of Assets	\$ (2,614,681)
Other Non-operating Gains/(Losses)	-
Total Net Income Before Cost of Funds	\$ 69,502,258

Cost of Funds:

Dividends and Interest	\$ 30,852,529
Interest on Borrowed Funds	\$ 1,693,481
Net Income	\$ 36,956,248

Products and Services

As a Florida Credit Union member, you enjoy local and fast decisions, the ability to make your payments locally, a full range of products and services, and specialized customer service.

Personal Banking Services

- Value and interest-bearing checking accounts
- Youth accounts
- Money market accounts
- Savings accounts
- Vacation and holiday accounts
- IRAs and CDs
- Investment services
- Auto/boat/RV/motorcycle loans
- Personal loans and lines of credit
- Mortgages
- Home equity loans and lines of credit
- Visa® debit cards
- Visa® credit cards
- Insurance (life, AD&D, and HAP)

Commercial Banking Services

- Value and interest-bearing checking accounts
- IOTA checking accounts
- Money market accounts
- CDs
- Vehicle and equipment loans
- Lines of credit
- Visa® debit cards
- Visa® credit cards
- Owner occupied real estate
- Non-owner occupied real estate
- Investment services
- Insurance (life, AD&D, and HAP)
- Remote deposit capture
- Commercial online banking (ACH, wire capabilities)
- Merchant card processing
- Free commercial online bill payer
- Same-day credit
- Free Quicken and Quickbooks downloads

Convenience Services

- 13 locations
- 24-hour loan center
- Chat and text communication
- Extended hours at contact center and select branches
 - Mon - Fri 8 a.m. to 8 p.m.
 - Saturday 9 a.m. to 5 p.m.
- Local, fast decisions

Electronic Services

- Online banking
- Online bill pay
- Flora® 24/7 virtual employee
- Mobile banking
- Mobile bill pay
- Mobile check deposit
- Digital wallet
- Online loan and account applications
- eStatements
- Payroll deduction
- P2P (person to person) transfers
- Direct deposit
- 24-hour ATMs



Visit flcu.org

Membership

Membership in Florida Credit Union is open to all who work or reside in 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.

Locations

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

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

Haile Market Square Branch
2785 SW 91st St.
Gainesville
352-377-4141

Butler Plaza North Branch
2803 SW 42nd St., Suite 10
Gainesville
352-377-4141

Ocala Branch
2424 SW 17th Rd.
Ocala
352-237-8222

Silver Springs Branch
3504 E Silver Springs Blvd.
Ocala
352-237-8222

Belleview Branch
10303 US Highway 441
Belleview
352-237-8222

Country Oaks Branch
9680 SW 114th St.
Ocala
352-237-8222

Maricamp Branch
10 Bahia Ave. Ln.
Ocala
352-237-8222

DeLand Branch
1735 N Woodland Blvd.
DeLand
386-738-4717

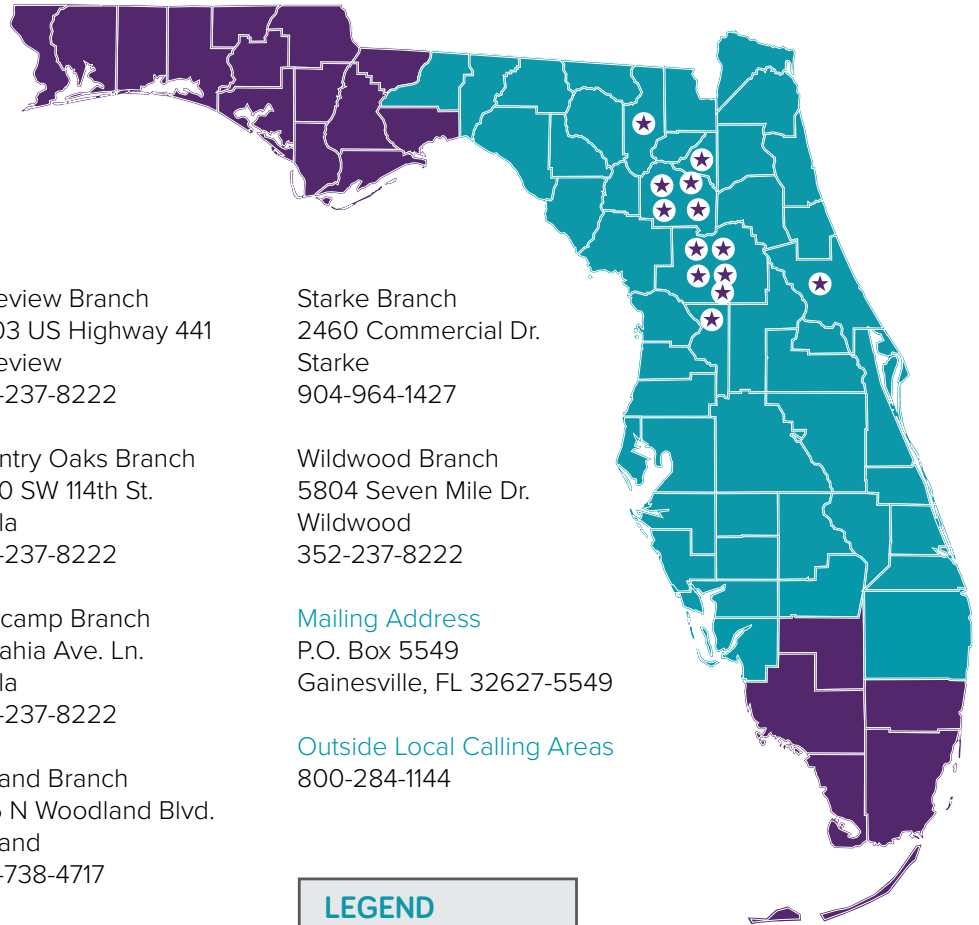
Lake City Branch
586 W Duval St.
Lake City
386-755-4141

Starke Branch
2460 Commercial Dr.
Starke
904-964-1427

Wildwood Branch
5804 Seven Mile Dr.
Wildwood
352-237-8222

Mailing Address
P.O. Box 5549
Gainesville, FL 32627-5549

Outside Local Calling Areas
800-284-1144



LEGEND

- ★ BRANCH LOCATION
- FCU SERVICE AREA



Florida
Credit Union®
Member owned. Community proud. Since 1954

Insured
by NCUA 