

FLORIDA CREDIT UNION

THE WAVE

FEBRUARY 2026

Drive Away with a Loan You'll Love

Buying a vehicle is a big decision, and the right financing can make the process easier. FCU auto loans offer competitive rates and flexible terms for new and used vehicles, as well as options to refinance an existing loan.

Our local lending team is available to answer questions, explain your options, and help you move forward with confidence from application to approval.

Why Choose an FCU Auto Loan?

- Competitive rates for new and used vehicles
- Refinance options that may lower your monthly payment
- Flexible terms to fit your budget
- Local service you can trust



APPLY WITH CONFIDENCE

Visit flcu.org/auto or stop by your local branch to get started.

A Thoughtful *way to* use your **Tax Refund**

HOW CERTIFICATES SUPPORT YOUR SAVINGS:

- Fixed rates for predictable growth
- Multiple term options to match your goals
- No market risk
- Helps keep savings separate and on track

A tax refund can provide an opportunity to strengthen your financial plan. Instead of letting those funds sit in a checking account or be spent quickly, placing all or part of your refund into a certificate allows your savings to grow at a predictable rate.

Certificates offer a fixed return for a set period of time, which can help you plan with confidence. Many members use certificates to set aside money for upcoming expenses, build an emergency cushion, or work toward longer-term savings goals.

By choosing a certificate term that fits your timeline, you can earn steady growth while knowing exactly what to expect. With no market exposure and clear terms, certificates remain a reliable savings option during tax season and beyond.



LEARN MORE ABOUT CERTIFICATES

Visit fbcu.org/CD or stop by your
local branch to get started

MAKE THE MOST OF YOUR HOME EQUITY

A Home Equity Line of Credit provides flexible access to funds using the equity in your home. Many members use a HELOC for home improvements, major expenses, or to consolidate higher-interest balances.

A HELOC from FCU offers competitive rates, flexible repayment options, and guidance from a local lending team.

How a HELOC Can Help

- Access funds as needs arise
- Interest rates that may be lower than other options
- Repayment options designed to fit your budget
- Support from a local lending team



Visit flcu.org/HELOC or stop by your local branch to learn more.



Join Us for Our Annual Meeting

We're owned by members, and your support has allowed us to grow year after year. Please join us to celebrate another successful year of service!

Annual Meeting Details:

Tuesday, February 24, 2026 | 6 p.m.
Florida Credit Union
5670 SW 41st Blvd
Gainesville, FL 32608

Any updates will be posted in branches and at flcu.org/events.

Board Nominations:
Dr. Barbara Buys and Ms. Faye McKnight



SAVE BIG ON TAX PREP

Lock In Your Discount Now

Plus, enter for a chance to win \$10K



SCAN QR CODE TO GET DISCOUNT OR
VISIT OUR CREDIT UNION WEBSITE





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

Lady Lake

1202 Highway 466
Coming Fall 2026

Lecanto

1586 N Lecanto HWY
Coming Summer 2026

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](https://www.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



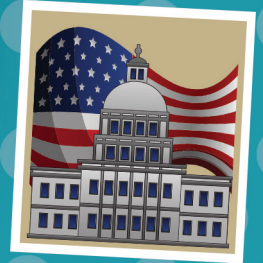
Insured
by NCUA

FCUMKSI0631-0126

February 14
Valentine's Day



February 16
Closed:
President's Day



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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

