

# FLORIDA CREDIT UNION

# THE WAVE

MARCH 2026

## PUT YOUR HOME EQUITY TO WORK THIS SPRING!

As spring approaches, many homeowners start thinking about what's next, including home updates, consolidating debt, or planning for upcoming expenses. If you've built equity in your home, it can be a flexible tool to help you move those plans forward.

### *Members often use home equity loans for:*

- Home improvements or renovations
- Paying off higher-interest debt
- Covering major planned purchases
- Managing large, one-time expenses

A fixed-rate home equity loan allows you to borrow against the value you've already built, with predictable monthly payments and a set repayment term. That stability can make it easier to budget for larger, planned expenses without relying on higher-interest credit options.

Spring is also a good time to take stock of your financial picture. Reviewing how your home equity fits into your broader goals can help you decide whether now is the right time to use it or simply understand what options are available to you.

Explore Florida Credit Union's fixed-rate home equity loans at [flicu.org/home-equity-loans](https://flicu.org/home-equity-loans) to see how they could fit into your financial plans.



# Drive into Spring with Financing that Fits

Spring is often a time for fresh starts, and for many drivers, that includes taking a closer look at their vehicle and financing. From upgrading your ride to improving the terms on a current loan, the right auto loan can help you move forward with confidence.

An auto loan from Florida Credit Union offers competitive rates and flexible terms designed to fit a variety of budgets and needs. Securing financing ahead of time can also give you more clarity when shopping, with a clear understanding of what works for your monthly budget.

Spring can also be a practical time to review an existing auto loan. Changes in rates, income, or priorities may mean there are options available that better align with your current situation. Refinancing could help simplify payments or improve your overall loan terms.

As warmer months approach and travel plans take shape, reliable transportation becomes even more important. Taking time now to review your financing can help ensure you're ready for what's ahead.



Visit [flcu.org/auto](https://www.flcu.org/auto) to learn more about Florida Credit Union auto loans and find financing that works for where you're headed.



# TAX SEASON CHECK-IN

# SMART MOVES BEFORE YOU FILE

As tax season winds down, now is a good time to pause before you file. A few last-minute checks can help you avoid delays, maximize your refund, and make a more intentional plan for how you use it.

Start by confirming that all income documents have arrived and that your information is accurate. Missing or incorrect forms can slow processing and may require amendments later. It can also help to review deductions or credits you may qualify for, especially if your situation changed over the past year.

If you're expecting a refund, consider planning ahead for how you'll use it. Setting aside part of your refund for savings, paying down debt, or covering upcoming expenses can help stretch its value beyond tax season.

Taking a few extra minutes now can help make tax season smoother and set you up for a stronger financial start as the year continues.



# PET SUPPLY DRIVE

Florida Credit Union branches will be collecting pet supplies from

**March 8th - 21st**

to benefit homeless pets throughout our communities.



Please drop off any new and unopened donations at any FCU Branch.

## NEEDED ITEMS INCLUDE:

- Dog and cat food
- Treats
- Kitten and puppy formula
- Peanut butter
- Fleece blankets

- Dawn dish soap
- Laundry detergent
- Leashes/harnesses/collars
- Cat Litter
- Toys





Florida Credit Union is a state-chartered, full-service financial institution serving more than 177,000 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

### Belleview 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: [fclu.org/locations](http://fclu.org/locations)

### Contact Center

Mon-Fri: 8 a.m. – 8 p.m.  
Saturday: 9 a.m. – 5 p.m.

### Volunteer Board of Directors

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



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by NCUA

FCUMKSI0637-0226

**MARCH 8**  
**DAYLIGHT**  
**SAVING TIME**



**MARCH 17**  
**ST. PATRICK'S DAY**

**OPEN NORMAL BUSINESS HOURS**  
*We look forward to seeing you!*



**CONGRATULATIONS!**

**Robert C.**

**You're the lucky winner of our \$100 Visa Gift Card from participating in our newsletter member survey!**

*Thank you to everyone who entered.*



Be sure to keep reading our newsletters for **more chances to win!**

**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

