

FLORIDA CREDIT UNION THE WAVE

MAY 2026

A BETTER **AUTO LOAN** FOR THE **MILES AHEAD**

Summer has a way of filling your calendar quickly, from road trips and long weekends to everyday plans that add up. Making sure your monthly budget can keep pace often starts with taking a closer look at your current auto loan.

If your interest rate is higher than what is currently available, refinancing with us could help lower your rate, reduce your monthly payment, or give you a loan term that better fits your goals. Even a modest rate improvement can lead to meaningful savings over the life of your loan.

Refinancing is also an opportunity to reset your budget for the season ahead. Lower monthly payments can free up funds for travel, seasonal expenses, or building a cushion for unexpected costs. It is a practical way to create more flexibility without changing your vehicle.

The process is straightforward, and it may take less time than you expect to see what options are available. A quick review today could help you head into summer with more confidence and more room in your budget.



Visit flcu.org/vehicle-refinancing
to see how much you could save!

Get a rebate of up to \$400 when you qualify¹

¹ Existing FCU vehicle loans are not eligible for refinancing. Rebate based upon total loan amount. Cash back bonuses are considered interest and will be reported on IRS form 1099-INT.



Fund Summer Projects

with Your Home's Equity

Longer days and warmer weather tend to bring a growing list of projects, from home updates to larger expenses that are easier to tackle this time of year. A **Home Equity Line of Credit (HELOC)** can help you move forward by using the value already built in your home.

A HELOC offers flexible access to funds, making it a strong option for projects that happen over time. Draw what you need as expenses come up, with payments based on the amount you've used rather than your total credit limit. This approach works well for renovations, repairs, or consolidating higher interest balances into one payment.

Another advantage is the ability to access funds without changing your current mortgage. That can be especially helpful if your existing rate is already competitive. It keeps your long-term financing intact while giving you added flexibility in the short term.

With competitive rates and guidance from a local team, a HELOC can help you stay financially organized while making meaningful progress on your summer plans.

“Brian was so helpful with the closing of our HELOC loan! He made the process quick and easy. Definitely recommend for your banking and loan needs!”

- **Taylor G. (FCU Member)**



Visit flcu.org/heloc
to get started.



Make Your *Summer Purchases Go Further*

Explore credit card options at flcu.org/cards and see how you can be *rewarded* for your spending!



Warmer months often bring more time away, more plans on the calendar, and more opportunities to make the most of your spending. Using the right credit card can help you get added value from purchases you are already making.

Florida Credit Union rewards credit cards let you earn points on everyday purchases while offering added value through travel and partner benefits. As summer vacation plans come together, offers through partners like Booking.com can help you earn travel credits on hotel stays, car rentals, and more. It is a simple way to get more out of trips you are already planning while continuing to build rewards along the way.

Using one card for your purchases can also simplify how you track spending. It keeps everything in one place while allowing rewards to build with each transaction. When managed responsibly, it becomes a practical tool that supports both your day-to-day budget and your larger plans.

Additional Visa benefits can provide added confidence while you travel, including roadside dispatch services and other support designed to help if plans shift or unexpected situations come up.

As activity picks up through the season, it may be worth taking a closer look at your current card to see if it still aligns with how you plan to spend in the months ahead.





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

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



Insured by NCUA

FCUMKSI0650-0426

MAY 10
MOTHER'S DAY



MAY 25
MEMORIAL DAY

All Branch Locations Closed



A Milestone Worth Celebrating

Florida Credit Union's Ribbon Cutting Ceremony

Thank you to everyone who joined us for the ribbon cutting of our new corporate headquarters! We were honored to celebrate alongside our members and community, and to recognize President & CEO Mark Starr for 30 years of leadership with a building that proudly bears his name. Here's to the future we'll continue to build together.

