

THE *Wave*

JULY 2026

— SUMMER SURGE —

PREPARING FOR EXPENSES **BEFORE THEY HAPPEN**

Big expenses are easier to manage when you have room to adjust. From home repairs and seasonal projects to larger purchases or ongoing improvements, a **Home Equity Line of Credit (HELOC)** can give homeowners access to funds without taking out a traditional one-time loan.

Put your home's equity to work.
Learn more at flicu.org/heloc



A HELOC WORKS AS A *REVOLVING* LINE OF CREDIT BASED ON THE *EQUITY* IN YOUR HOME.

You can draw from it over time, use only what you need, and keep available credit on hand for future expenses. That flexibility can make it a useful option when costs are spread out over time or when you want extra financial breathing room.

Florida Credit Union offers HELOCs that help homeowners tap into their equity while maintaining financial flexibility.



Financial Confidence Starts with Staying Organized

Danny Wuerffel

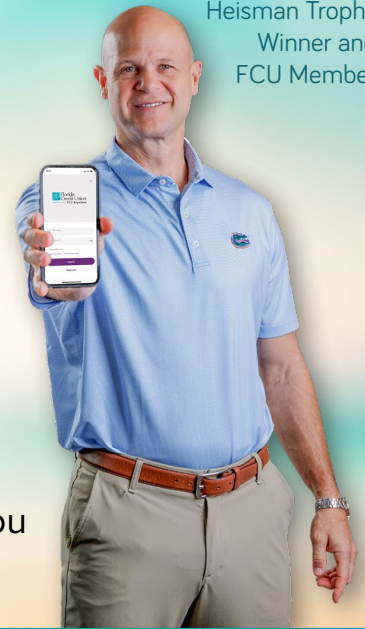
Heisman Trophy

Winner and

FCU Member

Keeping up with daily finances can feel easier when your accounts, cards, and spending tools are all in one place. With **Florida Credit Union's** digital banking services, members can check balances, review transactions, transfer funds, pay bills, manage cards, and stay connected to their money from almost anywhere.

A few quick check-ins can make a meaningful difference. Reviewing account activity, setting up alerts, and using card controls can help you spot unusual activity and stay more organized throughout the month.



FCU's digital banking tools are designed to make everyday money management more **convenient, organized, and accessible** from your phone or computer.



Member Testimonial

"Class act from beginning to end. The app works well, and the staff are friendly and responsive. I felt safe and secure working with them and would be happy to do so again."

- William K.

Stay organized with
digital banking tools.





Small Savings Habits That Make a Big Difference

Some expenses give you time to plan. Others arrive with little warning. Car repairs, home maintenance, medical bills, travel, school costs, and seasonal expenses can all be easier to manage when you have money set aside.

A savings habit can help create breathing room in your budget.

Setting aside money consistently, even in smaller amounts, can help you prepare for emergencies, work toward specific goals, and feel more confident when plans change. Automating your savings or setting aside money after each paycheck can make it easier to build momentum over time.



Florida Credit Union offers savings options to support short-term needs, future goals, and everyday peace of mind, including traditional savings accounts, club accounts, and Money Market accounts.



***Save today for
what comes next.***

Explore FCU savings
options at fbcu.org/savings.





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

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: fllu.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
Mr. Andrew Sutherland, Vice Chair
Ms. Kara Brown, Treasurer
Ms. Faye McKnight, Secretary
Dr. Barbara Buys, Director
Ms. Judy Johnson, Director
Mr. Kelley Jones, Director

Visit us online at
www.fllu.org



Insured
by NCUA

FCUMKSI0666-0626



SCHOOL SUPPLY DRIVE

JULY 27TH - AUGUST 10TH

Help Students Start Strong!

Stop by your local branch and look for a donation basket



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

