

THE *Wave*

AUGUST 2026

— SUMMER SURGE —

The Homeownership Costs That Catch Buyers Off Guard

Your mortgage payment is an important part of your monthly budget, but it is not the only cost to plan for as a homeowner.

These costs can change over time and affect your overall housing expenses:

- ✓ Property taxes
- ✓ Homeowners insurance
- ✓ Escrow adjustments
- ✓ Home repairs
- ✓ Routine maintenance



Get Started Today
Connect with a
Mortgage Specialist

For many homeowners, these changes can come as a surprise and impact your monthly budget, even if your loan payment stays the same.

*Planning ahead can help you stay prepared
and avoid unexpected financial stress.*

We're here to help.

If you are considering moving, buying a home, or refinancing your current mortgage, our mortgage specialists can help you understand the full financial picture and make informed decisions.

Financial Flexibility When Life Doesn't Go as Planned

Some expenses are planned, like home improvements or major repairs. Others, such as storm damage, emergency replacements, or unexpected bills, can happen with little warning.

A **home equity line of credit, or HELOC**, gives qualified homeowners access to funds they can draw from as needed, rather than borrowing one lump sum upfront.

Unlike a traditional loan, a HELOC offers more flexibility because you can use available funds when expenses come up and only borrow what you need.

Florida Credit Union's HELOC options can help you prepare for larger costs, manage financial surprises, and make confident decisions when life does not go exactly as planned.



Learn More
Explore HELOC
Options Today



"Applying for my HELOC at the Silver Springs Branch was one of the easiest and most pleasant banking experiences I've ever had. Their professionalism, efficiency, friendliness, and excellent communication made the entire process smooth and stress-free. They treated me like a valued member, and my loan was approved much faster than I expected."

- Cheri G., FCU Member

Emergency Preparedness Isn't Just About Supplies



In Florida, hurricane preparedness often starts with batteries, bottled water, and an emergency kit. But it is also important to think about how you would pay for unexpected expenses before, during, or after a storm.



Be Prepared
Learn More about
FCU Credit Cards



A credit card can provide added flexibility

for last-minute supplies, travel changes, temporary lodging, repairs, or other urgent needs.



It can also offer helpful security features,

including fraud monitoring and protection if your card is lost or stolen.



Taking a few minutes

to review your available credit, confirm your card is active, and save FCU's contact information can help you feel more prepared.



With FCU credit cards,

members have access to a convenient financial tool backed by local support when they need it most.

Need more spending power?

Apply for a
credit limit
increase!



Plus, choose from a variety of new designs!

Learn how to request your new card design
at fclu.org/credit-card-designs.





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.

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Visit us online at
www.fllu.org



Insured
by NCUA

SEPTEMBER 7 LABOR DAY

All Branch Locations Closed



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PET OF THE GAME

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WIN TICKETS AND PRIZES!



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Credit Union®



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