

THE Wave

SEPTEMBER 2026

— TURNING TIDE —

Which Borrowing Option is Right for You?

Fall plans can come with new expenses. Whether you're planning a project, consolidating debt, or planning for the unexpected, FCU offers borrowing options designed for different needs.



PERSONAL LOAN

Provides a set amount with predictable monthly payments, making it a good option for planned expenses, debt consolidation, or unexpected costs.



MAY BE A GOOD FIT FOR:

- Home improvements or renovations
- Debt consolidation
- Medical expenses
- Unexpected expenses



HOME EQUITY LINE OF CREDIT (HELOC)

Allows eligible homeowners to borrow as needed using the available equity in their home. You only pay interest in what you use, making it a flexible option for ongoing projects or changing needs.



MAY BE A GOOD FIT FOR:

- Ongoing home improvement projects
- Education expenses
- Major purchases
- Expenses with changing costs

Not sure which option
is right for you?

We're here to help you explore
your choices.



Call or Visit
Your Local Branch

Meet Our Board of Directors



Mr. Lynn P. Jones, Sr. | Chair

Mr. Lynn P. Jones, Sr., has been involved in the Alachua County public school system for over 39 years. He earned his Bachelor of Science in Physical Education, Biology, and Health from Bethune-Cookman University and his Master's in Administration and Supervision from Florida A&M University. He also holds an Educational Specialist degree from the University of Florida. After college, Mr. Jones began teaching, then served in the U.S. Army as a Communication Sergeant. Upon completing his service, he joined the Alachua County Public Schools.

He taught health and physical education and coached basketball, football, and swimming for four years. He then served as dean of students, assistant principal, and interim principal for 35 years.

Now retired, Mr. Jones remains active in the community. He is a member of Mt. Pleasant United Methodist Church, singing in the Unity Choir and the Male Chorus, and is a member of the Omega Psi Phi Fraternity, Inc.



Mr. Andrew Sutherland | Vice Chair

Mr. Andrew Sutherland is a Senior Product Manager and Business Unit Leader at Gainesville-based Exactech, Inc., where he has worked for more than 15 years. He also has experience as a mutual fund analyst with Raymond James & Associates. His career includes recognition such as an Addy Award from the American Advertising

Federation and company accolades for leading business unit profitability and driving market share growth. Outside of work, Mr. Sutherland is a member of Trinity United Methodist Church and volunteers as a youth football coach. He has served on the Florida Credit Union Board of Directors since 2016.



Ms. Kara Brown | Treasurer

Ms. Kara Brown is from Gainesville, and she is a Pretrial Release Assessment Specialist with the Alachua County Department of Court Services. She graduated from the University of Florida, where she received her sociology degree. She later received her Master's in Public Administration degree from Walden University. In her professional career, Ms. Brown has experience

as a bank teller and account specialist. She is active with the Rutledge Community Cemetery Committee, overseeing cemetery maintenance, finances and plot and burial records. She also serves on the accreditation committee for court services. Ms. Brown joined the FCU Board of Directors in July 2022.



Ms. Faye McKnight | Secretary

Ms. Faye McKnight is the retired owner of the McKnight Insurance Agency, Inc., part of Allstate Insurance Corporation, based in Lake City, Fla. A Gainesville native, she graduated from Bethune-Cookman University with a Bachelor of Science in Business Administration. Ms. McKnight previously worked as a branch manager for two financial institutions and joined the FCU Board of Directors in July 2022. Active in the community, she is Immediate Past President of the Twenty Pearls Foundation, which has awarded over \$300,000 to

Alachua County high school seniors. Ms. McKnight is also a member of Gainesville's chapter of The Links, Incorporated, and is past recipient of the Girl Scouts of Gateway Council, "Women Who Make a Difference" award winner.

Ms. McKnight is married to Ray McKnight, her husband of over 40 years. They have two daughters and five grandchildren.



Dr. Barbara Buys | Director

After earning her bachelor's degree from the University of Washington, Dr. Barbara Buys began teaching elementary school for the School Board of Alachua County. She taught at Metcalfe, Waldo, and Littlewood elementary schools. During her teaching career, Dr. Buys earned her Master's and Ph.D. in Education from the University of Florida. She later served as principal at several elementary schools, including Chester Shell,

William Talbot, Joseph Williams, and Kimball Wiles. Dr. Buys retired in June 2018 after 42 years with the School Board. She is now an adjunct professor at the University of Florida. In addition to volunteering on Florida Credit Union's Board of Directors, she is active in community organizations like the United Way, American Heart Association, and Girl Scouts, as well as professional groups such as Phi Delta Kappa.



Ms. Judy Johnson, J.D. | Director

Ms. Judy Johnson earned her Bachelor of Arts from Augsburg College, graduating Magna Cum Laude, and her Juris Doctor from the University of Florida. She has served as a member of the Alachua County School Board, Staff Attorney for the Leon County School Board, Associate General Counsel at Florida State University, Counselor with UF's College of Education, and Marion County Commissioner. Ms. Johnson has been involved in volunteer and public service for over 30 years. She is a long-time member of the Ocala Women's Network, the League of Women Voters, and served on the board of the Early Learning Coalition of Marion County and the

Appleton Museum of Art Advisory Council. She has held various leadership positions, including chair, legislative chair, and state president of the League of Women's Voters and president of the Florida Association of Counties. Ms. Johnson has supported organizations like the Economic Development Council, Interfaith Alliance, and Friends of the Ocala Public Library. She graduated from Leadership Gainesville and Leadership Ocala. Ms. Johnson has been a Florida Credit Union Board member since 2009 and is certified through the CUNA Volunteer Achievement Program.



Mr. Kelley Jones | Director

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Board Nominations

The Board Nominating Committee will be accepting applications for volunteer positions through **October 31st, 2026**. All interested parties may submit a request in writing to:

Carla Dicks
Florida Credit Union
P.O. Box 5549 Gainesville, FL 32627
or via email to carla.dicks@flcu.org





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: fclu.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.fclu.org



Insured
by NCUA

SEPTEMBER 7 LABOR DAY

All Branch Locations Closed



PET OF THE GAME

ENTER YOUR PET TO
WIN TICKETS AND PRIZES!



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Credit Union®



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Facebook



Google Reviews

