

THE *Wave*

OCTOBER 2026

— TURNING TIDE —

CYBERSECURITY STARTS WITH YOU AND YOUR **CARD CONTROLS**

October is **Cybersecurity Awareness Month**, a good reminder that protecting your accounts starts with staying aware of your activity. Reviewing transactions regularly, keeping your login information secure, and acting quickly when something does not look right can help reduce the risk of fraud.



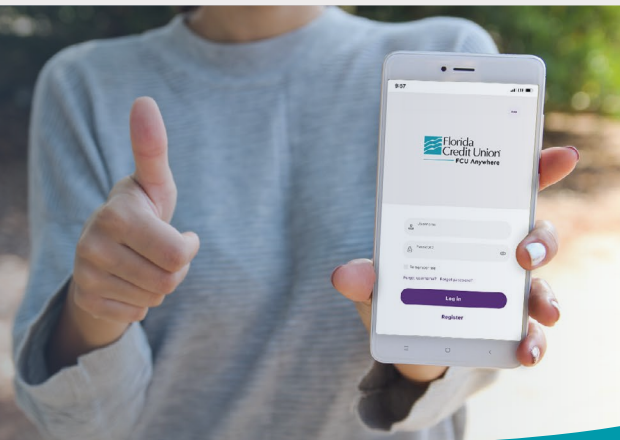
The **FCU Anywhere** mobile app puts helpful card-security tools right at your fingertips.



Review
Your
**Card
Controls**

- ✓ Set up **transaction alerts** to stay informed about card activity.
- ✓ Turn your **card off** if it's lost or misplaced.
- ✓ Turn your **card off** if you notice a transaction you don't recognize.
- ✓ Turn your **card back on** easily once the issue is resolved.

It is also important to review unexpected transactions carefully and contact FCU if you believe your card or account information has been compromised. A few proactive steps, combined with the security tools already available to you, can help you stay informed and respond quickly when it matters most.



Planning **Fall Home Improvements?** **PUT YOUR EQUITY TO WORK.**

Fall can be a good time to tackle home projects that have been waiting on your list, especially as you prepare your home for holiday parties and family gatherings. Before getting started, consider which repairs or updates are most important, what they may cost, and how those expenses fit into your overall budget.



For qualified homeowners, a **Home Equity Line of Credit (HELOC)** can be one option for accessing funds as project expenses arise.

Your home's **available credit** could help cover:

- ✓ Repairs
- ✓ Interior updates
- ✓ Energy-efficiency improvements
- ✓ Projects to get your home ready for holiday gatherings

Unlike financing intended for a single purchase, **a HELOC provides a revolving line of credit** that can be accessed as needed during the draw period, up to your available credit limit. That can be useful when you're completing projects in stages or when the final cost may not be known upfront.



Finance Your Next Project

Before starting a project, consider the total cost and the financing options available to you. FCU can help you learn more about using your home's equity and determine whether a HELOC may be appropriate for your plans.



Learn About
HELOCs



WHY LIFE INSURANCE IS IMPORTANT TO YOUR FINANCIAL STRATEGY

While it may feel awkward talking about life insurance, protecting your loved ones with financial resources is important to your overall financial strategy.

Purchasing life insurance is not only an easy way to help ensure your family will be “OK” financially, but it can also help diversify your portfolio and provide your financial strategy options down the road.

If you don’t have life insurance, talk with your financial professional about the different types of policies and what might be the best direction for you. If you already have life insurance, your conversation with your financial professional should center on reviewing those policies and beneficiaries and determining if you need additional coverage for evolving financial goals.

If you’re interested in learning more about options related to life insurance, an investment professional through the [Florida Wealth Management](#) would be happy to meet with you and provide personalized guidance.



Florida

Wealth Management



Learn More at florida-lpl.com



Fee Schedule - Truth in Savings Disclosure - Effective November 1, 2026

Account Services

ACH Processing Error Fee	\$5.00 per error
ATM Card Replacement	\$5.00
ATM Usage Fee (Unlimited with \$2,500 on deposit)	8 free per month, \$1.00 thereafter
Minimum Balance Fee – Savings	\$5.00 waived with a \$300 combined deposit balance or active loan or checking
Paper Statement Fee	\$3/month or FREE with e-Statement
Bill Pay Next Day Payment	\$14.95
Bounce Free Protection Fee	\$35.00/ per presentment
Loan Payment Chargeback Fee	\$15.00/ per presentment One {1} occurrence free per year
Check (Debit) Card Replacement (Damaged or Stolen)	\$10.00
Check (Debit) Card Replacement (Lost)	\$25.00
Check (Debit) Card Replacement Express/ Priority Shipping	\$15.00
Check Cashing Fee (No Charge with \$1,000 on deposit or loan)	\$3.00
Non-Member Check Cashing Fee	\$5/check
Check Copies (free through home banking)	\$5/copy
Check Printing (Ordering)	\$15 and Up (depending on checks selected)
Early Account Closure Fee (if closed within 6 months)	\$20.00
Excessive Savings Withdrawal Fee (No charge with \$1,000 deposit)	2 free, \$2.00 thereafter
Inactive (Dormant) Account Fee	\$15/month
NSF Chargeback Fee	\$15.00/per presentment One (1) occurrence free per year
NSF Fee (Insufficient Funds)	\$35.00/per presentment
P2P (1) Day Delivery	\$5.00
P2P Request Funds	\$1.00
Research/Account Assistance	\$50/hour
Sales Draft Copy	\$5/item
Stop Payments	\$35.00
Temporary Checks	\$2/set of 4 checks
Transfer Fee (free with home banking)	\$5.00

General Services

Bad Address Fee	\$6/month
Cashier's Check	\$7/item
Cashier's Check Conversion Fee	\$100.00
Coin Processing Fee	7% of amount processed or free with membership
Deposit Verification	\$25.00
Garnishments, Levies	\$100.00
History Printout	\$5/page
Wire Transfer, Incoming Domestic	\$15
Wire Transfer, Incoming International	\$35
Wire Transfer, Outgoing Domestic	\$35
Money Orders	\$7/item
Notary	\$5.00
Photocopies	\$1.50/page
POS Transactions	No Charge
Replacement Check Fee	\$15.00
Safe Deposit Boxes	\$35.00/per year - 3 x 5 \$45.00/ per year - 5 x 5 \$55.00/ per year - 3 x 10 \$70.00/ per year - 5 x 10 \$90.00/ per year - 10 x 10
Signature Guarantee	\$20.00
Statement Copies (free through home banking)	\$5/page
Wire Trace	\$25.00
Visa Gift Card	\$2.95

Business Services

Check/Withdrawals	225 free, \$0.05 thereafter
Coin Request	\$0.10/roll
Currency Request	\$0.40/strap
Deposit Carriers	10 free, \$0.25 thereafter
Deposits	225 free, \$0.10 thereafter
Item Processing	225 free, \$0.05 thereafter
Night Deposit Key	2 free, \$5.00 thereafter
Strapped Cash Deposits	\$0.50 each
Wire Transfer, Outgoing International (\$1,000 min)	\$50.00



Insured
by NCUA

OCTOBER 12
COLUMBUS DAY

All Branch Locations Closed



OCTOBER 28
MEMBER APPRECIATION DAY

Celebrate with Us at Our Branches!



OCTOBER 31
HALLOWEEN



PET
OF THE GAME

WIN TICKETS AND PRIZES!
ENTER AT [FLCU.ORG/FCUPETS](https://flcu.org/fcupets)



Florida
Credit Union®



Insured by NCUA | Proud Partner of the Florida Gators®

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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

