Florida Credit Union

THE Wave

NOVEMBER 2026

— TURNING TIDE —

Smart Holiday Spending

STARTS WITH **THE RIGHT CREDIT CARD**



Choose Your *Style.*

Same great benefits.
A look that's all *you.*

Holiday shopping can put more purchases than usual on your credit card, making it a good time to consider whether the card in your wallet still fits the way you spend and repay.

Before choosing a card, think about how you typically manage your balance. Do you pay it in full each month, carry a balance from time to time, want to earn rewards on purchases, or need an option that can help you build or rebuild credit? Understanding your spending and repayment plans can help you focus on the card features that matter most to you.

FCU offers several credit card options designed for different needs.

SELECT VISA SIGNATURE® CARD

Designed for members who typically **pay their balance each month** and want to **maximize cash back.**

PLATINUM WAVE REWARDS CARD

Offers **rewards** while providing an option for members who may **carry a balance.**

PLATINUM RATE CARD

Features FCU's **lowest credit card rate** for members who **prioritize borrowing costs.**

FRESH START CARD

Provides an option for members working to **build or rebuild their credit.**

As holiday shopping gets underway, set a budget before you spend and have a plan for paying back what you charge. Comparing rates, rewards, fees, and other card terms can help you choose an option that fits your needs during the holidays and beyond.

Compare FCU Credit Cards

HOLIDAY PROJECTS *at Home:*
CHOOSING THE RIGHT WAY TO BORROW

If you have a home project you would like to finish before family and friends arrive for the holidays, deciding how to pay for it is an important part of the planning process. Your home's equity could provide a financing option, but the right approach can depend on the project, your budget, and how you plan to use the funds.

Compare Home Equity Options

HOME EQUITY LINE OF CREDIT (HELOC)

Provides access to funds over time, which can be useful for projects completed in stages or with changing costs. Because a HELOC typically has a variable rate, your rate and payment may change over time.

FIXED-RATE HOME EQUITY LOAN

Provides funds in a lump sum with predictable payments, which could make sense when you know how much you need upfront and prefer the consistency of a fixed rate.

Before deciding, consider the total cost of your project, how quickly you expect to repay what you borrow, and how comfortable you are with potential payment changes. FCU offers both options, and our team can help you compare them to determine which option better fits your plans and budget.



Skip a Payment

Need a little more room in your holiday budget?

Eligible members can skip a payment on qualifying FCU loans for a $50 fee per payment skipped.*

Request your Skip-A-Pay through FCU Anywhere Online and Mobile Banking. In the app, select **"More"** > **"Transfer & Pay"** > **"Skip a Payment Request."**

You can also call **800-284-1144** or visit your local FCU branch.

**Loan(s) must be in good standing. Does not apply to real estate loans or credit card payments. Normal interest charges will continue to accrue, and the skipped payment will be added to the end of your loan term. Subject to approval.*



CHOOSING A MORTGAGE FOR THE SEASON AHEAD:

5/1 ARM OR 30-YEAR FIXED?

If buying or refinancing a home is part of your plans this holiday season, the interest rate is not the only factor to consider. The type of mortgage you choose can also affect your payments today and in the years ahead.



5/1 ADJUSTABLE-RATE MORTGAGE (ARM)

Has a fixed interest rate for the first five years. After that initial period, the rate can adjust periodically, which means your payment may increase or decrease. Depending on current rates and your plans, a 5/1 ARM could be worth considering if you are comfortable with the possibility of future rate changes.

30-YEAR FIXED-RATE MORTGAGE

Keeps the same interest rate for the life of the loan, providing consistent principal and interest payments. That predictability can appeal to borrowers who expect to stay in their home longer or prefer knowing what their principal and interest payment will be each month.

When comparing your options, think about how long you expect to keep the mortgage, how important payment predictability is to you, and your comfort level with potential rate adjustments. FCU's local mortgage team can help you compare available options and find a mortgage that fits your plans.



Not sure which option is right for you?

We're here to help you explore your choices.

Explore Mortgage Options

Florida Credit Union®

Florida Credit Union is a state-chartered, full-service financial institution serving more than 183,000 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.

Locations & Contact Information

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
352 - 237 - 8222

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: **flcu.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

FLCU.ORG
800-284-1144

EQUAL HOUSING OPPORTUNITY

Insured by NCUA
FCU-MKSI0693-0926

DATES TO REMEMBER

FCU branches will be closed in observance of the following holidays:

November 11
Veterans Day

November 26
Thanksgiving



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 for your local FCU branch!

Scan here to leave your review.