

FLORIDA CREDIT UNION

THE WAVE

APRIL 2026

UNLOCK YOUR HOME'S POTENTIAL

Spring is a season of fresh starts. A **Home Equity Line of Credit (HELOC)** gives you flexible access to funds so you can move forward with projects, plans, or financial goals on your timeline.

UPGRADE YOUR SPACE

Ready to improve your home?
A HELOC can help fund:

- Kitchen or bathroom updates
- Outdoor spaces or landscaping
- Energy-efficient upgrades
- Repairs or maintenance
- Renovations done in phases

Because a HELOC is a revolving line of credit, you can access funds as needed during the draw period, with payments based on what you use, not your full credit limit.

SIMPLIFY HIGH-INTEREST DEBT

Your home's equity can also help you get back on track. Members often use a HELOC to:

- Consolidate higher-interest credit cards
- Combine multiple payments into one
- Potentially lower overall interest costs
- Create more room in their monthly budget

A HELOC offers flexible access to funds while helping you manage debt strategically.

FLEXIBLE. ACCESSIBLE. BUILT AROUND YOU.

A HELOC can support improvements to your home or help you take control of higher-interest debt. With convenient access to funds and the ability to borrow as needs arise, it is a practical way to put your home's equity to work.

Visit flcu.org/HELOC to explore your options.



Be Ready Before the Market Heats Up

"I worked with FCU for my mortgage, and they were fantastic. Pam and the whole team were professional, timely, and always patiently answered any concerns I had during the process."

- Udi N., FCU Member

Spring and early summer are some of the busiest times in the housing market. More listings mean more opportunity, but they also bring more competition. Preparing your financing now can give you a meaningful advantage when the right home appears.

Why Preparation Matters

Getting pre-approved before you start shopping helps you:

- Understand your budget and monthly payment range
- Strengthen your offer in competitive situations
- Move quickly when you find the right home
- Reduce surprises during the buying process

Sellers often take offers more seriously when financing is already in place.

Confidence Starts with Pre-Approval

Pre-approval is more than an estimate. It is a review of your financial picture that provides clarity on what you can comfortably afford. With that information in hand, you can shop with focus and confidence instead of uncertainty.

Visit fllu.org/loans/mortgages and get in contact with your local mortgage team. They're ready to guide you from application to closing.

**ASK ABOUT LOW DOWN PAYMENT OPTIONS,
INCLUDING 100% FINANCING* FOR QUALIFIED BUYERS.**

*Applies to in-house portfolio loans.



Remember that childhood piggy bank or those early financial lessons? This month is an ideal time to reflect on the foundational experiences that shaped your financial path while also sharing important financial wisdom with the next generation.

Financial literacy is more important than ever. Improving financial literacy can begin at home, within the family. These conversations are the seeds of personal finance knowledge, and you have a special role in helping them grow.

April is FINANCIAL LITERACY MONTH

Your financial journey can be rich with lessons. By sharing your experiences—both successes and setbacks—you're not just teaching; you're inspiring the next generation to establish a strong financial foundation.

Here are some engaging ways to mark the month:¹

- **Book Club, Money Edition:** Launch a mini book club with your kids or grandkids. Books like “Rich Dad Poor Dad” for teens or “The Lemonade War” for younger readers can ignite meaningful discussions.
- **Family Financial Time Capsule:** Put together a time capsule filled with financial insights and goals. Open it every six months to a year for a nostalgic and educational experience.
- **Money Movie Night:** Organize a movie night for your teens featuring finance-themed films, such as “Moneyball,” followed by an engaging discussion.
- **Invest in Their Interests:** Help a young person start investing (even if it's just hypothetically) in companies they are passionate about. This approach is an excellent way to teach market basics while connecting over shared interests.

1. *BestMoneyMoves.com, March 31, 2025.*





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
Coming Summer 2026

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: fclu.org/locations

Contact Center

Mon-Fri: 8 a.m. – 8 p.m.
Saturday: 9 a.m. – 5 p.m.

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