

2025

Annual Report

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Mission

Florida Credit Union will serve our members and communities with efficient, convenient services and quality products that meet their everyday and long-term financial needs.

Vision

Florida Credit Union members' lives made better.

Core Values



Caring Service

Through local, friendly, person-to-person services and new technologies.



Financial Stability

To safeguard our members, we will continue to be a well-capitalized financial institution.



Cooperative Philosophy

Improve the economic well-being of our members and communities.



Integrity

Will adhere to the highest ethical standards and values.



Excellence

Provide progressive, quality programs and services that will benefit our members while promoting growth.



Community Service

Promote Florida Credit Union as a leader in serving our communities and a commitment to social responsibility.



Working
for *you*,
not for profit,
for over
70 years.

The Credit Union Difference

Florida Credit Union members have access to a wide range of products and services. While that's most likely the reason you became a member, the real FCU difference is our mission to help the communities we serve. We're owned **by** our members, and we work **for** our members.

While things are always changing in the financial world, our commitment to working for you is unwavering. We've been part of your community for over 70 years now, and while others may come and go, your Florida Credit Union can't be bought or sold.

Typically, the role of a financial institution, like a bank, is to maximize profit for its stockholders and investors. This isn't the case for a credit union like FCU. Profits are reinvested in products and services for our members and benefits such as favorable interest rates. Our goal is to maximize the service/value relationship with members, all the while building and maintaining the strength of our institution to ensure it's here for the next 70 years and beyond.

Cooperative Principles

Florida Credit Union continues to operate under the cooperative principles of:

1. Voluntary and Open Membership

FCU is open to all persons in our state-approved field of membership who are interested in using our services and willing to accept the responsibilities of membership.

2. Democratic Member Control

The member/owners of Florida Credit Union choose the individuals who serve as elected trustees.

3. Member Economic Participation

Members/owners benefit proportionately to their level of participation from full utilization of the products and services that are available through the credit union.

4. Autonomy and Independence

Financial service is offered to the members who control the organization.

5. Education, Training, and Information

Information is provided to members, elected representatives, and staff to ensure further development of the organization.

6. Cooperation Among Cooperatives

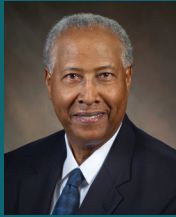
Working with local, regional, national, and international groups to advance knowledge and service availability.

7. Concern for the Community

Providing services and programs to benefit the members of the community.

8. Solidity

As a member-owned local financial cooperative, FCU has deep roots in the community. This solid foundation means we can't be bought or sold, we are here for the long-term, and we stand ready to provide financial services to local consumers and small businesses.



Mr. Lynn P. Jones, Sr.
Board Chair



Dr. Barbara Buys
Vice Chair



Ms. Faye McKnight
Secretary



Ms. Kara Brown
Treasurer



Mr. Andrew Sutherland
Director



Mr. William Hopgood
Director



Ms. Judy Johnson, J.D.
Director

Report of the Board of Directors

Florida Credit Union was established in 1954. For 71 years, we have been dedicated to meeting our members' needs. As you read the 2025 Annual Report, you will notice that Florida Credit Union is as safe and strong as ever.

In 2025, Florida Credit Union's membership experienced another year of new and exciting products and services. This year we moved into our new administrative building where we have space for collaboration and growth to better serve you, our members. Through a rapidly changing rate environment, FCU has continued to offer competitive rates on deposit accounts and low loan rates for all products. We ended 2025 with \$2,636,563,042 in assets. The most important measure of a credit union's soundness is its capital ratio. Florida Credit Union is considered "Well Capitalized" by federal and state examiners, with our year-end capital ratio being 12.78%.

Meeting the needs of our membership is the primary responsibility of your Board of Directors. We must ensure all operations are performed safely and soundly. The reports included in the 2025 Annual Report support that Florida Credit Union is indeed managed in accordance with policies, laws, and regulations. Florida Credit Union is a safe and sound financial institution and is well-situated for the future.

We have come a long way in seven decades and are committed to continue to meet and exceed member expectations.

Mr. Lynn P. Jones, Sr.
Board Chair

Report of the President

Florida Credit Union experienced a great year in 2025 and implemented many updates throughout the credit union. This growth is attributed to you, the owners of the credit union, for taking advantage of our services, deposits, loans, and electronic products. Our decisions continue to be focused on meeting members' needs and surpassing expectations now and into the future.

In 2025, our loan programs were successful, and our members received over \$934 million in new loans. Members obtained 834 real estate loans for a total of \$145,086,249 and 20,035 auto loans for a total of \$687,211,389. Over 45 thousand other consumer loans were granted in 2025 amounting to \$105,735,236. We also provided \$71,523,600 in commercial and business loans in 2025. Additionally, we continue to attract new members. In 2025, over 28,800 new accounts were opened. All of this is thanks to you, our members.

Last year, we visited 92 schools during pre-planning week as part of our annual Back-to-School initiative with more than 100 employees participating. We delivered meals, provided gifts, and a direct monetary donation to each school. We also celebrated the 24th anniversary for our student-run Bobcat Branch at Buchholz High School. By providing real-world banking experiences to high school students, the branch fosters financial literacy, leadership, and career readiness.

We constantly strive to improve our processes and services to make managing finances easy for our members. In 2026, we will continue to focus on the financial needs of our membership. We will continue to offer new products and services to allow you to conduct your financial business efficiently and conveniently.

We will also continue to focus on our facility and service needs. All of our locations offer convenient hours of operation. Members can reach a member of our staff 63 hours each week. Whether inquiring about CD rates or applying for a loan, our staff is available weekdays from 8:00 a.m. to 8:00 p.m. and on Saturdays from 9:00 a.m. to 5:00 p.m. You can also apply online at any time. In addition, we offer loan services by phone 24 hours



a day, seven days a week. FCU understands how busy you are, so we make mortgage and loan services more convenient with this “round the clock” availability. You can talk to a fully-qualified loan officer anytime of the day or night simply by calling a local branch.

The Board and management of FCU will continue to operate your credit union safely, using guarded and sensible decisions that are rooted by the needs of the membership. Our capital ratio of 12.78% far exceeds the 7% required ratio of federal and state examiners. It is because of the diligent and focused efforts of your Board and management team that Florida Credit Union continues to grow and succeed.

As a member/owner of Florida Credit Union, you belong to a strong, successful financial institution. With our soundness and stability, we are well positioned to meet your personal financial needs. I urge you to take full advantage of your credit union membership.

Mr. Mark N. Starr
President / CEO





Report of the Treasurer

Florida Credit Union is now serving over 177,000 members. Florida Credit Union continues to grow at or above peer averages year after year – 2025 was no exception. All of this can be attributed to our members and the business they conduct with us.

As of September 2025, Florida Credit Union was the 14th largest credit union in Florida in terms of asset size. Nationally, we are in the top 4.7% of all credit unions.

On the following pages we present a breakdown of the assets and liabilities of Florida Credit Union. You will notice that our assets as of December 31, 2025 were \$2,636,563,042. Additionally, our capital ratio remains extremely strong at 12.78%. You can see why the Board, management, and staff of your credit union are so proud of the successes we have experienced.

Ms. Kara Brown

Treasurer

Report of the Credit Manager

The Credit Manager is appointed by the Board and is responsible for the approval of loan applications in compliance with Board approved policies.

In 2025, Florida Credit Union originated over \$934.9 million in loans of all types. Our most popular loan products in 2025 were autos, credit cards, and commercial loans. FCU offers a full range of Mortgage programs including conventional, FHA, VA, and USDA loans as well as construction loans.

In the coming years, you can expect to see more loan products along with more ways to obtain loans. As usual, FCU rates and terms will be very competitive.

Mr. Mark N. Starr

Credit Manager

Report of the Audit Committee

By state law, the Audit Committee is appointed by the Board and charged to oversee the policies and programs of the credit union. The committee ensures that a comprehensive audit of credit union books and records is performed, and reports the results to the membership.

During the past year, the Audit Committee met with the auditing team from the firm of Warren Averett. The comprehensive audit as of September 30, 2025 indicates that the credit union is performing to the best benefit of the membership. This same firm performs extensive internal audit work on a quarterly basis to verify that policies, regulations, and generally accepted accounting principles are being met. The work of the Audit Committee, in partnership with the auditing firm, ensures that operations and programs authorized by the Board of Directors are being well managed.

Our financial performance is also highly scrutinized by federal and state examiners who are charged with ensuring the safety of your funds. Their findings, year after year, are that Florida Credit Union is a well-run, financially-viable financial institution, with sound management practices.

We appreciate the opportunity to serve the membership and encourage all members to take advantage of the many services and benefits offered by your credit union.

Ms. Judy Johnson

Audit Committee Chair

Five Star Reviews

Nikie W.

BUTLER PLAZA BRANCH



“Love this bank! Florida Credit Union helped my husband and I rebuild ourselves one loan at a time. The support from this institution was critical to our growth. Thank you for investing in our recovery stories.”

Shirley D.

BELLEVIEW BRANCH



“I’ve been a member for over 25 years at the Ocala branch on East Silver Springs Blvd, and now Belleview, and will remain a member. Everyone is friendly, knowledgeable, and nice. It is a pleasure to be a member. Keep up the good work, FCU, and thank you.”

Costa K.

43RD STREET BRANCH



“Financed my most recent Toyota through Florida Credit Union. Anytime I had questions about my loan, they’ve been super helpful and they also offered a great rate. ”

Udi N.

CORPORATE OFFICE



“I worked with Florida Credit Union for my mortgage, and they were fantastic. The whole team was professional, timely, and always patiently answered any concern I had during the process.”

James A.

CORPORATE OFFICE



“Before opening an account with Florida Credit Union, I had tried banking with several banks. I have been with FCU for over 30 years and would and have recommended them to friends and family. “

Business Testimonials



Cornelia H.
OWNER

SWEETWATER BRANCH INN

“Florida Credit Union really finds diversity important, and that is one of their strengths. From their board to their team members, I’m really proud to be associated with FCU.”



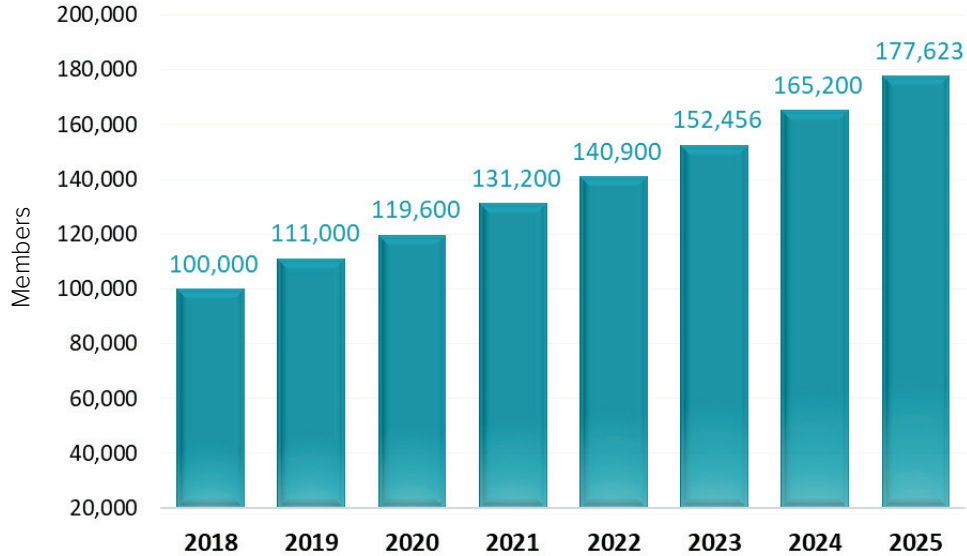
Elizabeth N.
PRESIDENT

ALTA SYSTEMS

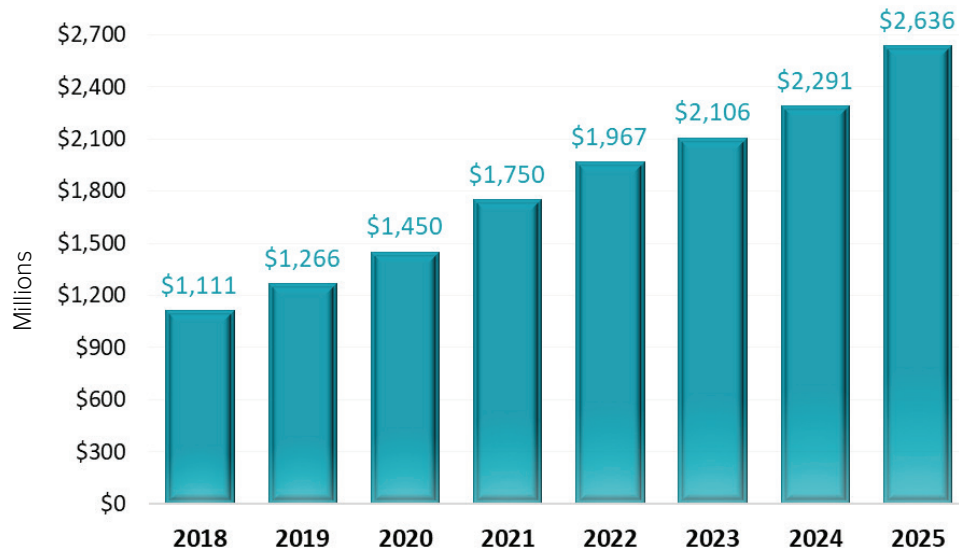
“Florida Credit Union was really easy to work with, flexible and knowledgeable, and held our hand through the process [...] We really felt like beyond finding a banker and a financier, we found a business partner.”

Membership and Asset Growth

FCU Membership



FCU Assets



FCU Gives Back to the Community

At Florida Credit Union, our purpose is rooted in our mission and reflected in our tagline, **Member owned. Community Proud.** In 2025, we brought that purpose to life by participating in **more than 350 community events** across the regions we serve. A highlight of the year was our annual back-to-school campaign. During educators' pre-planning week, our team members **visited 92 schools** to provide meals, gifts, and encouragement to local teachers and staff. Each school received a donation, and educators were entered into a raffle for one of ten **\$200 gift cards** as a small token of appreciation for the important work they do.

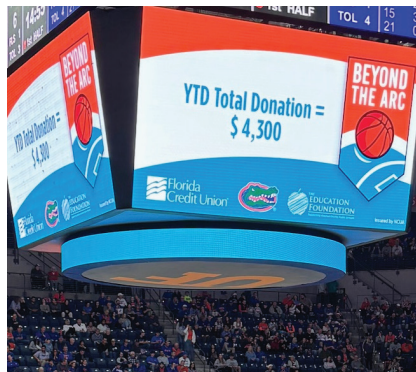
Our partnership with the University of Florida also continued to grow in 2025. Through the **fifth annual Beyond the Arc** initiative, we pledged \$25 to The Education Foundation of Alachua County for every three-point shot made during Gators basketball games. Thanks to the success of this campaign, along with our other education-focused efforts, we proudly contributed **more than \$40,000** to support students and schools in our community. In addition, we awarded **\$50,000 in scholarships** to help local students pursue their educational goals, reinforcing our commitment to academic achievement and opportunity.

COMMUNITY IMPACT

92
SCHOOLS REACHED 

9,100
MEALS SPONSORED 

\$44,500
DONATED TO SCHOOLS 



Fan engagement remained strong with the return of our **Pet of the Game** contest, where Gator fans showcased their pets in a weekly competition. For **every pet entry, we donated \$10 to the Humane Society** of North Central Florida, resulting in a **\$5,000 donation** to support animals in need.

Throughout the year, our team members also supported neighbors through annual holiday food drives, back-to-school collections, and pet supply drives. Together, *these efforts made 2025 a meaningful year for Florida Credit Union* and the communities we proudly serve.



Digital Initiatives



In 2025, Florida Credit Union continued to enhance digital tools that make everyday banking more accessible, secure, and efficient. Digital Academy remains available as an on-demand learning resource, offering guided tutorials and videos covering online and mobile banking features, card management, fraud awareness, and account security. Content recommendations help members quickly find relevant information as they explore digital services.

For business members, FCU continued strengthening fraud prevention tools through Positive Pay services. ACH Positive Pay and Check Positive Pay help businesses monitor transactions, maintain approved lists, and ensure only authorized payments are processed. Additional enhancements to the Positive Pay suite are planned to further strengthen security and control.



FCU Anywhere saw several notable enhancements focused on convenience and accessibility. Members can instantly verify and add accounts at other financial institutions, making it easier to view balances and move money across accounts. Spanish language functionality was introduced, expanding access to digital banking services. Flora, FCU's virtual assistant, also received expanded capabilities, allowing her to answer more questions and provide faster support.

To support faster access to funds, FCU expanded instant payment capabilities in 2025. Instant payments can now be sent to other owned accounts, with funds available immediately. These enhancements build on prior instant payment functionality and support continued progress toward real-time external and person-to-person payments.

Card services were further enhanced to give members greater control and personalization. Cardholders can now select an image for FCU debit and credit cards, while real-time authorization alerts continue to deliver immediate notifications when cards are used. Digital issuance allows new card information to be accessed instantly through FCU Anywhere after speaking with Member Services, and push provisioning enables cards to be added directly to digital wallets from the mobile app. FCU also implemented Card Updater services, which automatically update card information with participating merchants when card details change.



Mortgage Solutions with a Personal Touch

Florida Credit Union's mortgage program is built to support a wide range of home financing needs through local decision-making and experienced mortgage professionals. As a full-service mortgage lender, FCU provides real estate financing solutions that support both short-term housing goals and long-term financial stability for members.

In 2025, Florida Credit Union launched the FCU Local Heroes™ Mortgage Program, offering reduced fees to honor first responders, teachers, licensed medical professionals, and military personnel, including active-duty service members and veterans.



Florida Credit Union also expanded its lending capabilities in 2025 by introducing financing options for barndominiums in response to growing demand for alternative home construction. These loans include both construction and first mortgage options with defined guidelines for appraisal, loan-to-value ratios, and occupancy requirements, reinforcing FCU's role as a reliable mortgage lending partner for members and industry professionals.

FCU mortgage professionals support a wide range of real estate needs, including first-time home purchases, refinances, and second properties. Loan programs include conventional, FHA, VA, and USDA options, along with financing for manufactured homes and condominiums. Unlike many lenders, FCU considers applications that may have been declined elsewhere, including opportunities with no required waiting period following bankruptcies or foreclosures.

Florida Credit Union offers mortgage solutions designed to align with members' individual financial goals. A broad portfolio of loan options allows for a customized lending experience, and members who receive an FCU Portfolio or Fannie Mae mortgage benefit from in-house loan servicing, keeping lending and service decisions within the local community.



Meet Our Mortgage Team

Florida Credit Union's experienced mortgage team has years of lending experience, providing peace of mind while guiding members through the home financing process.



Gregory Pingue
AVP Mortgage
Loan Origination



Ann Zisa
Mortgage
Loan Originator



Charles Heller
Mortgage
Loan Originator



Kathy Sanders
Mortgage
Loan Originator



Maria Marcano
Mortgage
Loan Originator



Michelle McCartney
Mortgage
Loan Originator



Rich Shirk
Mortgage
Loan Originator

*Not Pictured : **Joshua Hunt**, Mortgage Loan Originator*

Florida Credit Union continues to offer its Construction Loan Program with features such as:

- Eligible properties are single-family homes, mobile homes with land, or modular dwellings
- Land owned can be used to cover the down payment and other costs
- Second homes up to 90% LTV
- Up to 100% financing on primary residences with no Private Mortgage Insurance and 80% LTV for investment
- Fixed 15, 20, and 30 year 5/1 ARM product available 6, 9, and 12 month construction terms



Commercial Banking Solutions

Business owners across our communities rely on Florida Credit Union for practical guidance, local decision-making, and financial solutions built around real operational needs. The commercial team brings decades of collective experience and a relationship-focused approach that prioritizes long-term success over one-size-fits-all banking. By taking time to understand each business, FCU continues to earn the confidence of organizations at every stage of growth.

A full suite of commercial services supports day-to-day efficiency and financial control, including merchant processing, commercial lending, and fraud mitigation tools such as Positive Pay. These services help safeguard accounts, reduce unauthorized transactions, and simplify cash management while allowing businesses to stay focused on operations.

Flexible financing options with competitive rates are available for expansion, equipment purchases, and ongoing cash flow needs. From protecting funds to supporting growth opportunities, Florida Credit Union remains committed to delivering dependable commercial solutions. Additional offerings are detailed in the Products & Services section on page 26.

MEET YOUR COMMERCIAL TEAM



Brian Moses
SVP Commercial
Services



Jane Harris
Senior Commercial
Relationship Manager



Jason Cason
Commercial
Relationship Manager



Jared Hart
Commercial
Relationship Manager



Tyler Melvin
Commercial
Relationship Manager



Gary Schmidt
AVP Treasury
Management

Construction and Acquisition Projects Financed by FCU:



1. **El Indio** - Jonesville, FL
2. **Plantation Resort** - Crystal River, FL
3. **Hampton Inn** - Delray Beach, FL

2025 HIGHLIGHTS

more than **80**
combined years of
business experience

19,000+
commercial members
as of year end

more than **\$94M**
new loans

more than **\$26M**
completed
commercial
construction projects

more than **480**
booked referrals
to branch
partners

Florida Credit Union's Senior Vice Presidents



Mark Starr
President / CEO



Brian Moses
SVP Commercial Services



Christine Suarez-Jenkins
SVP Lending / CLO



David Eckhardt
SVP Operations / COO



April Schroeder
SVP Marketing



Sarah King
SVP HR and Training



Thom Beck
SVP IT / CIO



Wendy Koford
SVP Finance / CFO



Wesley Colson
SVP Credit Services

Florida Credit Union's Vice Presidents



Alexis Adkins
VP Consumer Lending



Brandon Coughlin
VP Indirect Lending



Daniel Arreola
VP Risk Management



Gordon Shyrock
VP Development



Heather Gilliam
VP Branch Operations



Jonathan Price
VP Mortgage Lending



Kathy Netherton
VP Accounting



Quan Freeman
VP Branch Operations



Matthew Teoli
VP Digital Channels



Michael Lopes
VP Systems Engineer



Pamela Bolin
VP Controller



Sarah Hernandez
VP Card Services

Not pictured: **Kirk Becker**, VP Infrastructure Security

Florida Credit Union's Branch AVPs



Wade Hamilton
AVP Branch Operations
13th Street



Sean Peters
AVP Branch Operations
43rd Street



Takenya Betterson
AVP Branch Operations
Bellevue



Robert Weil
AVP Branch Operations
Butler Plaza



Ryan Soucie
AVP Branch Operations
Contact Center



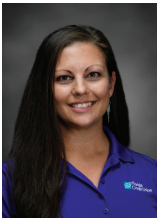
Georgia Nortsrom
AVP Branch Operations
Country Oaks



Brian Leatherman
AVP Branch Operations
DeLand



Katrina Wright
AVP Branch Operations
Haile Market Square



Jennifer Patrick
AVP Branch Operations
Lake City



Jessica Peterson
AVP Branch Operations
Lecanto



Denise Johnson
AVP Branch Operations
Maricamp



Odaliza Soriano
AVP Branch Operations
Ocala



Mindy Grimes
AVP Branch Operations
Silver Springs



Melanie Alldredge
AVP Branch Operations
Starke



Lila Munoz-Colon
AVP Branch Operations
Wildwood



A New Headquarters for the Next Chapter

In 2025, Florida Credit Union marked 71 years of service with the transition into a new 90,000 square foot headquarters designed to support continued growth and long-term stability. Located at the corner of Williston Road and Fred Bear Road in Gainesville, the facility brings a wide range of teams together and strengthens collaboration across the organization.

The new headquarters supports numerous departments across the credit union, including accounting, lending, information technology, and contact center operations, along with many others. After nearly 20 years in the previous headquarters, which required staff to be divided between two buildings, the new location provides the space, efficiency, and infrastructure needed to serve members and support Florida Credit Union's continued growth for many years to come.

Statement of Financial Condition

as of December 31, 2025

Assets:	2025
Loans	\$ 2,151,461,453
Less: Allowance for Loan Loss	\$ (24,760,688)
Net Loans	\$ 2,126,700,765
Cash on Hand	\$ 7,611,709
Investments, at Amortized Cost	\$ 357,635,489
Fixed Assets, Less Accumulated Depreciation	\$ 72,647,502
NCUSIF Deposit	\$ 18,270,381
Right of Use Asset for Leases	\$ 3,399,624
Other Assets	\$ 50,297,571
Total Assets	\$ 2,636,563,041

Liabilities and Members' Equity:	
Members' Shares and Savings Accounts	\$ 2,168,909,405
Non-member Deposits	\$ 58,441,000
Accounts Payable	\$ 14,795,218
Dividends/Interest Payable	\$ 325,359
FHLB Borrowing	\$ 40,000,000
Other Accrued Liabilities	\$ 17,136,980
Total Liabilities	\$ 2,299,607,962

Members' Equity:	
Regular Reserve	\$ 2,519,688
Undivided Earnings	\$ 334,435,391
Unrealized Gain/(Loss) on Security	\$ 0
Total Equity	\$ 336,955,079
Total Liabilities and Members' Equity	\$ 2,636,563,041

Statement of Operations

as of December 31, 2025

Income:

2025

Interest on Loans	\$	139,423,469
Income on Investments	\$	14,617,244
Other Income	\$	40,266,006
Total Income	\$	194,306,719

Expenses:

Employee Compensation and Benefits	\$	33,108,022
Office Operations	\$	12,325,591
Office Occupancy	\$	2,950,899
Professional and Outside Services	\$	9,603,941
Provision for Loan Loss	\$	22,941,338
Education and Promotional	\$	4,886,208
Loan Servicing	\$	6,842,861
Other Miscellaneous	\$	1,279,654
Total Expenses	\$	93,938,514
Income Before Cost of Fund	\$	100,368,205

Non-Operating Gains or Losses:

Gain/(Loss) on Investments	\$	24,130
Gain/(Loss) on Disposition of Assets	\$	(4,289,139)
Other Non-operating Gains/(Losses)	\$	-
Total Net Income Before Cost of Funds	\$	96,103,196

Cost of Funds:

Dividends and Interest	\$	54,518,451
Interest on Borrowed Funds	\$	1,445,887
Net Income	\$	40,138,858

Products and Services

Florida Credit Union members enjoy local and fast decisions, the ability to make your payments locally, a full range of products and services, and specialized customer service.

Personal Banking Services

- Value and interest-bearing checking accounts
- Youth accounts
- Money market accounts
- Savings accounts
- Vacation and holiday accounts
- IRAs and CDs
- Investment services
- Auto/boat/RV/motorcycle loans
- Personal loans and lines of credit
- Mortgages
- Home equity loans and lines of credit
- Visa® debit cards
- Visa® credit cards
- Insurance (life, AD&D, and HAP)

Commercial Banking Services

- Value and interest-bearing checking accounts
- IOTA checking accounts
- Money market accounts
- CDs
- Vehicle and equipment loans
- Lines of credit
- Visa® debit cards and Visa® credit cards
- Owner occupied real estate
- Non-owner occupied real estate
- Investment services
- Insurance (life, AD&D, and HAP)
- Remote deposit capture
- Commercial online banking (ACH, wire capabilities)
- Merchant card processing
- Free commercial online bill payer
- Same-day credit
- Free Quicken and Quickbooks downloads
- ACH Positive Pay
- Check Positive Pay
- Credit Origination Positive Pay

Convenience Services

- 15 locations
- 24-hour loan center
- Chat and text communication
- Extended hours at contact center and select branches
 - Mon - Fri 8 a.m. to 8 p.m.
 - Saturday 9 a.m. to 5 p.m.
- Local, fast decisions

Electronic Services

- Online banking
- Online bill pay
- Flora® 24/7 virtual employee
- Mobile banking
- Mobile bill pay
- Mobile check deposit
- Digital wallet
- Online loan and account applications
- eStatements
- Payroll deduction
- P2P (person to person) transfers
- Direct deposit
- 24-hour ATMs



Visit [flcu.org](https://www.flcu.org)

Membership

Membership in Florida Credit Union is open to all who work or reside in 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

13th Street Branch
3720 NW 13th St.
Gainesville
352-377-4141

43rd Street Branch
2831 NW 43rd St.
Gainesville
352-377-4141

Bellevue Branch
10303 US Highway 441
Bellevue
352-237-8222

Butler Plaza North Branch
2803 SW 42nd St., Suite 10
Gainesville
352-377-4141

Country Oaks Branch
9680 SW 114th St.
Ocala
352-237-8222

DeLand Branch
1735 N Woodland Blvd.
DeLand
386-738-4717

Haile Market Square Branch
2785 SW 91st St.
Gainesville
352-377-4141

Lady Lake
1202 Highway 466
Coming Soon

Lake City Branch
586 W Duval St.
Lake City
386-755-4141

Lecanto
1586 N Lecanto HWY
Coming Summer 2026

Maricamp Branch
10 Bahia Ave. Ln.
Ocala
352-237-8222

Ocala Branch
2424 SW 17th Rd.
Ocala
352-237-8222

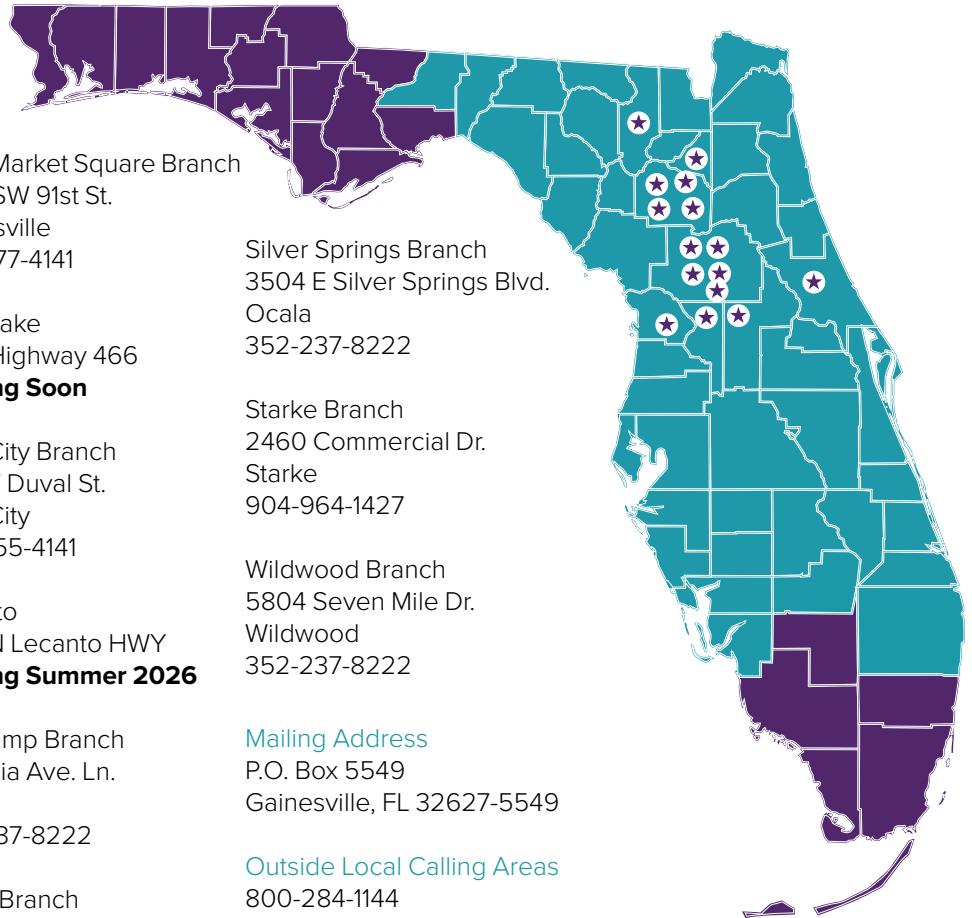
Silver Springs Branch
3504 E Silver Springs Blvd.
Ocala
352-237-8222

Starke Branch
2460 Commercial Dr.
Starke
904-964-1427

Wildwood Branch
5804 Seven Mile Dr.
Wildwood
352-237-8222

Mailing Address
P.O. Box 5549
Gainesville, FL 32627-5549

Outside Local Calling Areas
800-284-1144



LEGEND

★ BRANCH LOCATION

■ FCU SERVICE AREA

Insured by NCUA

