



Feel the credit union difference.

When you get a loan with Florida Credit Union, you're part of an established financial institution that has served members for more than 65 years.

A loan from a credit union means:

Lower Rates

Unlike banks that are owned by shareholders, FCU is owned by our members, meaning profits are returned to you in the form of lower rates on loans.

Flexible Terms

Whether you're looking for an extended term for your loan, or maybe you're interested in paying it off early, Florida Credit Union offers flexible terms to ensure that your loan is custom made for you.

Local Service

With 13 local branches to serve you, our mission is to provide efficient and friendly service.

Loan Decisions 24/7

Too busy to stop by a branch? Apply online 24/7 and get a decision within one business day! We also have loan officers available 24/7 by phone. Call or visit fclu.org to apply today.

As an established credit union, we're dedicated to giving back to the communities we serve.

Florida Credit Union participates in fundraisers, sponsors community events and is proud to contribute to the greater good of our neighborhoods.

Get the support you deserve from FCU

Florida Credit Union wants you to succeed financially, so we offer a lot more than just loan products. We offer deposit accounts, payment protection, insurance products and more.

We also offer free credit counseling to help you identify the best plan for your finances. It's a no-cost opportunity to prepare for big purchases in life or save money by consolidating or paying off existing loans. You can visit our website for free budgeting tools, educational blogs and financial articles.

Discover our special offers, visit fclu.org/offers.



Visit a FCU branch near you!

DeLand

1735 N Woodland Blvd.
386 - 738 - 4717

Gainesville Area

352 - 377 - 4141

13th Street

3720 NW 13th St.

43rd Street

2831 NW 43rd St.

Butler Plaza North

2803 SW 42nd St.

Haile Market Square

2785 SW 91st St.

FCU ATM - Gainesville

1122 NE 16th Ave.

Lake City

583 W Duval St.
386 - 755 - 4141

Ocala Area

352 - 237 - 8222

Bellevue

10303 US Highway 441

Country Oaks

9680 SW 114th St.

Maricamp

10 Bahia Ave. Ln.

Ocala

2424 SW 17th Rd.

Silver Springs

3504 E Silver Springs Blvd.

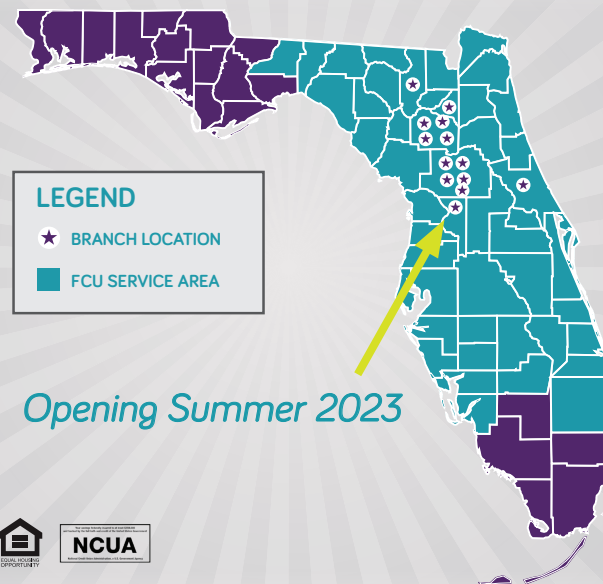
(Summer 2023!) Wildwood - Trailwinds Village

5804 Seven Mile Dr.

Starke

2460 Commercial Dr.
904 - 964 - 1427

Florida Credit Union Service Area



LEGEND
★ BRANCH LOCATION
■ FCU SERVICE AREA

Opening Summer 2023



800-284-1144 | Visit fclu.org



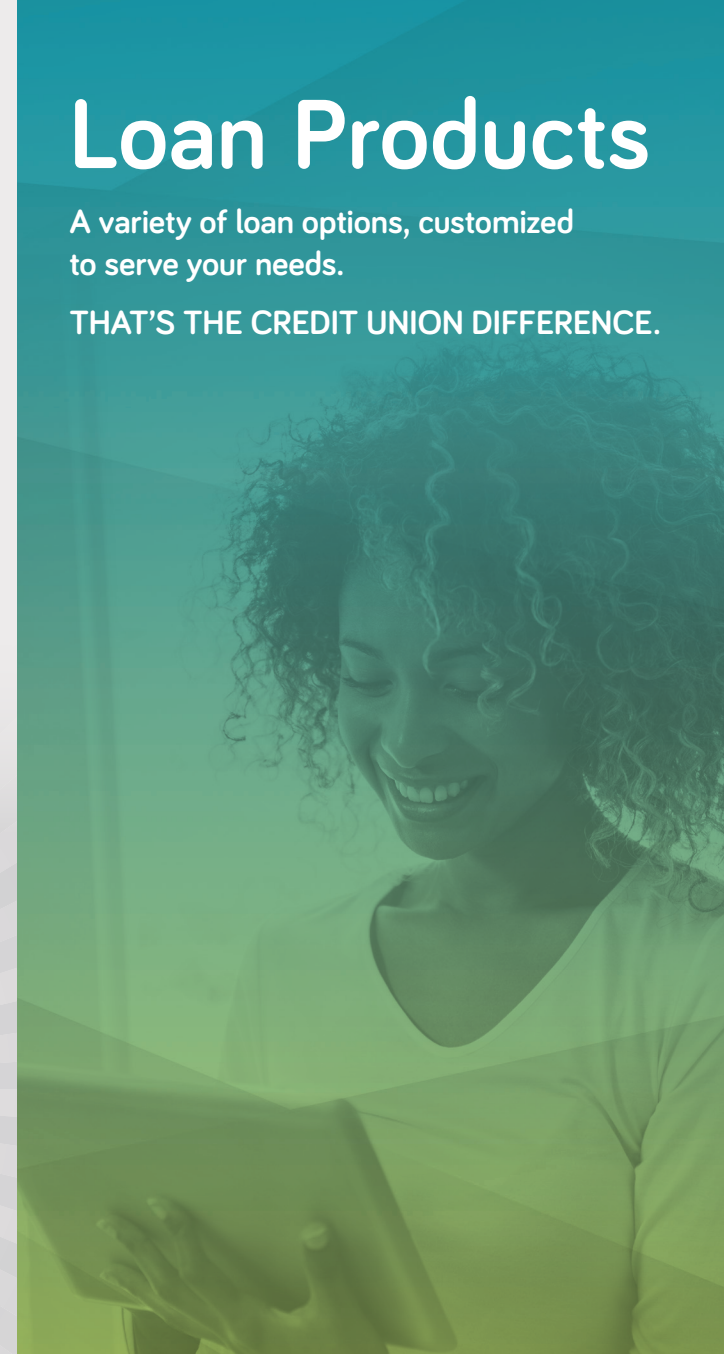
Mailing Address
P.O. Box 5549, Gainesville, FL 32627

FCUMKBR0112-0423

Loan Products

A variety of loan options, customized to serve your needs.

THAT'S THE CREDIT UNION DIFFERENCE.



Florida Credit Union
Member owned. Community proud.® Since 1954

A variety of loan products designed with you in mind.

If you need support to achieve your financial goals, Florida Credit Union can help. Whether you have good credit, bad credit or something in between, FCU has loan products designed to ensure you will have the funds you need for the life you lead.

VEHICLE LOANS

Florida Credit Union offers loans for automobiles, boats, motorcycles, and RVs. You'll enjoy competitive interest rates and convenient, local service.

Auto Refinancing

Love your car, but hate the payment? If you have a loan from another institution, consider refinancing with FCU for instant savings. We can lower your monthly payments, save you money on the overall term of the loan through a better rate... or both!

Vehicle Loan Protection

At FCU, auto loans come with great rates, but our commitment doesn't stop there. We can also help you protect your vehicle investment. Guaranteed Asset Protection, Mechanical Breakdown Protection and Car Loan Payment Protection are low-cost ways to make sure you don't face a financial crisis if something happens to you or your vehicle.



MORTGAGE PRODUCTS

Buying a home is a big step. Florida Credit Union makes it easy! From pre-qualification to funding, we have products and information designed for all prospective homebuyers. We offer:

- Fixed-rate¹ and adjustable rate² mortgages
- Conventional, FNMA, Jumbo, FHA, VA, and USDA mortgages available
- Additional options for condos, manufactured homes with land and more
- Home loan refinancing programs are available

Home Equity Options

You've worked hard for your home, now let it work for you. Use the equity in your home to consolidate debt or turn your house into your dream home with the renovations you've been planning! FCU offers two home equity options:

- **Home Equity Loan:** Fixed amount you receive in one lump sum.
- **Home Equity Line of Credit:** Borrow up to a certain amount over a set period of time and withdraw money as you need it. As you pay off the principal, your credit revolves, and you can use it again!

1. Fixed Rate First Mortgage: Terms are 10, 15, 20 and 30 years. Maximum loan amount is \$548,250. Credit and other restrictions apply.

2. All Adjustable Rate Mortgage (ARM) loans have a 30-year amortization. ARM rates are subject to change during term of loan. Maximum amount for conventional loan \$548,250. Jumbo loans-call for details.

VISA® CREDIT CARDS

Whether you're in the building stages of your credit history, looking to update your everyday card or have established credit, Florida Credit Union has a card to fit your needs.

- Earn points and rewards to redeem for cash or gifts with a Visa® Rewards credit card
- Competitive rates
- No minimum finance charges
- Monitor your account details online
- Credit card controls - a service allowing you to enable/disable your FCU credit cards

PERSONAL LOANS

At Florida Credit Union, you can get the money you need to move forward, reduce stress or manage your debt.

Personal Line of Credit

This electronic line of credit can be linked to your checking or savings accounts, allowing you to use it simply by using your debit card. Since a personal line of credit can be accessed online, you're always in control of your money.

Personal Loans

FCU has a wide range of personal loan options, from \$1,000 to \$50,000, designed with you in mind. Our interest rates are competitive, and you can pay us back in affordable payments.

Early Check Advance (ECA) Loans

ECA loans are affordable alternatives to high-cost payday loans. FCU members can receive paycheck advances of up to \$500 at reasonable interest rates. Plus, you have until your next paycheck to repay the money.

Debt Consolidation Loans

Reduce stress, save money and get on the path to being debt free by consolidating higher interest loans and credit card debt into one lower payment.



FCU has what you need to help your business succeed.

COMMERCIAL LOANS

At Florida Credit Union, we know that your business has unique needs. That's why, in addition to our commercial checking products, we offer a variety of account and loan options to help you and your business succeed:

- Commercial real estate
- Car, truck, or van loans
- Equipment and machinery loans
- SBA loans

Business Line of Credit

With a Business Line of Credit from FCU, you will have access to a credit line whenever funds are needed. We offer competitive rates, and you will feel confident with greater cash flow flexibility.

Business Visa® Credit Card

Florida Credit Union's Business Visa® could be the missing piece for your business' finances, allowing you immediate, easy access to funds for unexpected expenses or everyday purchases. Our cards feature:

- No annual fee
- A fixed rate
- Credit limits based on your business needs
- Additional cards available for employees