



# Florida Credit Union

**Trust. Community. Service.**

The next wave starts now.

# 2024

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.



## 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.

“ Working for you,  
not for profit, for  
**70 years.**”

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 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

Member/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



**Mr. Andrew Sutherland**  
Vice Chair



**Mr. Alfred Peoples**  
Treasurer



**Dr. Barbara Buys**  
Secretary



**Mr. William Hoggood**  
Director



**Ms. Kara Brown**  
Director



**Ms. Faye McKnight**  
Director



**Ms. Judy Johnson, J.D.**  
Director

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## Report of the Board of Directors

Florida Credit Union was established in 1954. For 70 years, we have been dedicated to meeting our members' needs. As you read the 2024 Annual Report, you will notice that Florida Credit Union is as safe and strong as ever.

In 2024, Florida Credit Union's membership experienced another year of new and exciting products and services. This year we added a comprehensive video library called Digital Academy to help members master FCU online banking and our mobile application. We also made several enhancements to our online and mobile banking to add security and functionality. 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 2024 with \$2,290,696,171 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 12.96%.

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 2024 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 2024 and accomplished many initiatives 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 expectations now and into the future.

In 2024, our loan programs were successful, and our members received over \$721 million in new loans. Members obtained 982 real estate loans for a total of \$101,354,261.55 and 16,419 auto loans for a total of \$521,006,621. Over 45 thousand other consumer loans were granted in 2024 amounting to \$70,359,489. We also provided \$28,728,276.96 in business loans in 2024. Additionally, we continue to attract new members. In 2024, over 27,900 new accounts were opened. We have come a long way thanks to you, our members.

Last year, we celebrated our 70th year anniversary, and we are pleased to be able to continue to serve our members year after year. Two additional anniversaries were celebrated at branches. Our Ocala branch celebrated 30 years of excellent service with a member event. Our 43rd Street branch celebrated 40 years of service with a member appreciation event which included a special guest from the University of Florida Baseball Team.

We constantly strive to improve our processes and services to make managing finances easy for our members. In 2025, we will continue to focus on the financial needs of our membership. We plan 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, 7 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 12.96% 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, viable 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 165,000 members. Florida Credit Union continues to grow at or above peer averages year after year – 2024 was no exception. All of this can be attributed to our members and the business they conduct with us.

As of September 2024, Florida Credit Union was the 15th largest credit union in Florida in terms of asset size. Nationally, we are in the top 5% 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, 2024 were \$2,290,696,171. Additionally, our capital ratio remains extremely strong at 12.96%. You can see why the Board, management, and staff of your credit union are so proud of the successes we have experienced.

### **Mr. Alfred Peoples**

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 2024, Florida Credit Union originated over \$721 million in loans of all types. Our most popular loan products in 2024 were autos, credit cards, commercial loans, and first mortgages. 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, 2024 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. Kara Brown**

Audit Committee Chair



## Five Star Reviews

**James A.**

13<sup>ST</sup> STREET BRANCH

“Before opening an account with FLCU I had tried banking with several banks. I have been with FLCU for over 30 years and would and have recommended them to friends and family.”

**Georgia H.**

OCALA BRANCH

“This year and other years with Florida Credit Union has been a peace of mind banking experience. With all the knowledgeable experience employees. One call or visit to the office get all your answers and problems solved immediately.”

**Mary F.**

BELLEVUE BRANCH

“I’ve been a customer since 1989. In all this time, I’ve never had a problem. Very helpful in all banking aspects. I wouldn’t use any other bank or credit union. FCU always goes above and beyond. They really care!”

**Ony V.**

SILVER SPRINGS BRANCH

“I have been a member for 15 years and have always and on every way been completely satisfied with the service that I have enjoyed at my Branch in Silver Springs and have been blessed by low interest loans and great attention at the Branch.”

**Ben T.**

CORPORATE OFFICE

“A big shout out to all of FCU staff. I do all of my banking either on the phone or online because I no longer live in Florida. They are so easy to work with. I deposit, transfer, borrow, and pay bills all from the comfort of my home in Southeast Georgia. Thank you for letting me continue to be a member of your bank. It is a two hour drive to the closest branch for me. As long as you let me, I will always be a member. Thanks again, and keep up the standards.”

## Business Testimonials



**Alvaro and Hernan O.**

OWNERS | EL INDIO MEXICAN RESTAURANT

“Florida Credit Union has been great to us. With all the projects we’ve worked on together, they’ve been incredibly helpful, and I can’t see us banking with anyone else.”



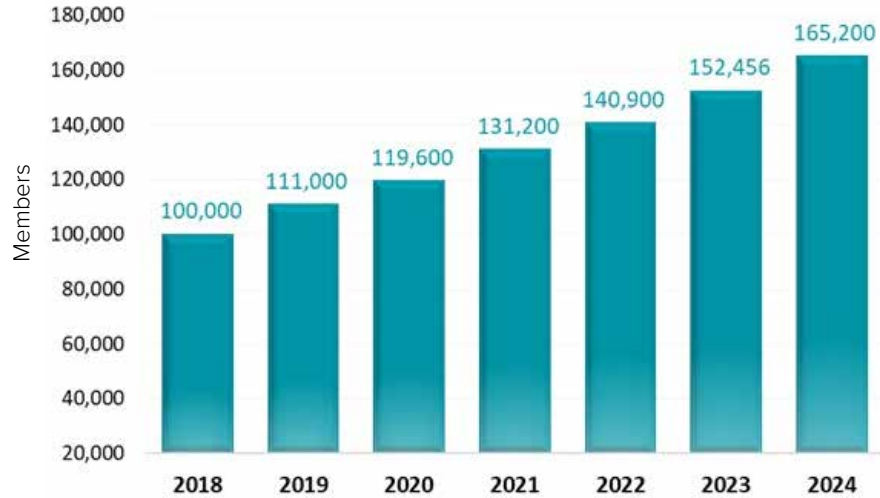
**Jodi H.**

CO-OWNER | SUN COUNTRY SPORT CENTER

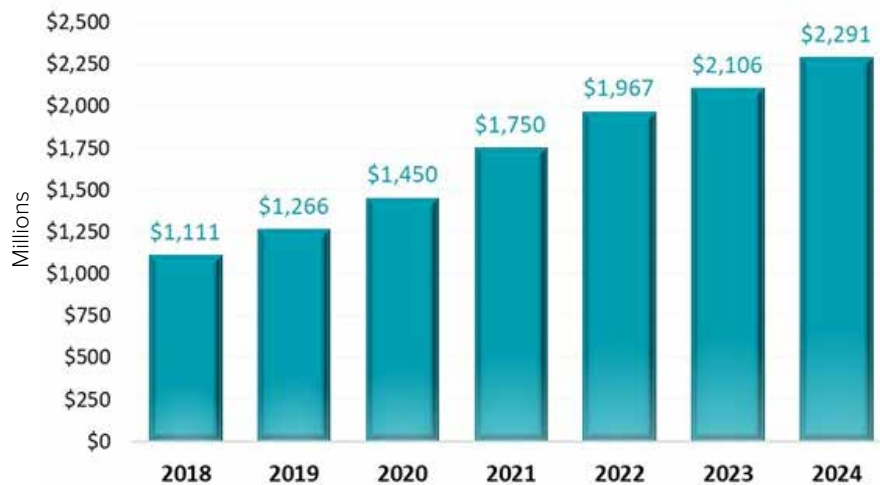
“For over a decade, Florida Credit Union has supported our business and my family through economic ups and downs. We went through a big transition over the last year, and I have had so many banking questions. Everyone at FCU had been so helpful and thorough during this process.”

# Membership and Asset Growth

## FCU Membership



## FCU Assets



# FCU Gives Back to the Community

At Florida Credit Union, we live by our mission, “Member owned. Community proud.” In 2024, this commitment inspired us to participate in over 300 community events. As part of our annual back-to-school campaign, we visited nearly 100 schools to show our appreciation for educators with gifts, meals, and well wishes for a successful school year. Each school received a \$500 donation, along with a \$50 gift card raffle for added excitement.

Our partnership with the University of Florida also reached new heights in 2024. Through the fourth annual “Beyond the Arc” initiative, FCU pledged \$25 to The Education Foundation of Alachua County for every three-point shot made during Gators Basketball games. Thanks to this campaign, we’ve proudly contributed over \$30,000 to support education in our community!

Florida Credit Union  
is more than a  
financial institution...  
we are part of an  
evolving community,  
and it’s our job  
to help make it  
***thrive.***



Another fan favorite, the “Pet of the Game” contest, made its return last year, allowing Gator fans to showcase their beloved pets in a weekly voting competition. Each winner received an array of prizes, and FCU donated \$10 to the Humane Society of North Central Florida for every pet entry—resulting in a generous \$5,000 donation.

Finally, you continued supporting your neighbors through annual holiday food, back-to-school, and pet supply drives. Together, we made a meaningful difference in the lives of those in need. Thank you for helping us make 2024 a year to remember!





## Digital Initiatives



Digital Academy continues to evolve as a valuable resource for members looking to navigate our digital banking services. Step-by-step tutorials guide both consumers and businesses through essential features, such as getting started with online and mobile banking, making payments and transfers, and managing cards. Additionally, the platform offers informational videos on recognizing scams, securing accounts, and improving financial literacy. To enhance the learning experience, the system suggests relevant content based on completed tutorials, ensuring members gain a deeper understanding of digital banking.

Our card management tools have been enhanced with new features, including real-time authorization alerts, digital issuance, and push provisioning. Real-time authorization alerts provide members with customized immediate email, text, or push notifications whenever their card is used, offering better tracking and security. With digital issuance, FCU can instantly provide new card information through FCU Anywhere, allowing members to access their cards digitally after speaking with member services. Push Provisioning further simplifies the process by enabling members to add newly issued or existing cards to their digital wallets directly from the mobile app.



For our business members, we introduced Positive Pay services in 2024 to provide enhanced fraud prevention and account security. ACH Positive Pay allows businesses to monitor ACH transactions and maintain approved merchant lists, while Check Positive Pay ensures that only authorized company-issued checks are cleared. These features help safeguard business accounts against unauthorized transactions. Looking ahead, additional enhancements to our Positive Pay suite will be introduced in 2025, further strengthening security and control for business banking.

In response to the growing demand for faster transactions, we have implemented the ability to receive instant payments from third parties in 2024. This upgrade enables members to access their funds quickly when receiving funds from merchants offering instant payments. In 2025, we plan to expand this capability by introducing real-time payments to external financial institutions, allowing members to transfer funds instantly between their own accounts. This development will also lay the groundwork for person-to-person instant payments, offering even greater flexibility and convenience.





## Mortgage Solutions with a Personal Touch

With years of mortgage lending experience and a commitment to personalized service that comes from your credit union, Florida Credit Union is proud to be a trusted full-service mortgage lender. We recognize real estate financing is a critical part of your financial plan, and we're here to help.

Whether purchasing a first home, refinancing an existing mortgage, or considering a second property, our mortgage professionals are equipped to meet your needs with a broad range of loan programs. FCU offers conventional, FHA, VA, and USDA loans, along with financing options for manufactured homes and condos. Unlike many lenders, we consider applications that may have been previously denied elsewhere, by offering opportunities with no waiting period for bankruptcies and foreclosures.

At Florida Credit Union, we provide mortgage solutions to align with our members' unique financial goals. Our extensive loan options allow for a customized mortgage experience, and members who receive a FCU Portfolio or Fannie Mae

mortgage have their loan serviced in-house, which means your loan stays right in your community, where it belongs.

This year, we added the FCU Local Heroes™ Mortgage Program offering lower fees honoring first responders, teachers, licensed medical professionals, and military personnel (both active-duty and veteran service members).



# Meet Our Mortgage Team

Our experienced mortgage team has years of lending experience, providing peace of mind while helping you through the home journey.



**Gregory Pingue**  
AVP Mortgage  
Loan Origination



**Melinda Mitchell**  
Mortgage  
Loan Originator



**Charles Heller**  
Mortgage  
Loan Originator



**Rich Shirk**  
Mortgage  
Loan Originator



**Maria Marcano**  
Mortgage  
Loan Originator

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

## We continue to offer our Construction Loan Program with features such as:

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- 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

With over 70 years of combined industry experience, Florida Credit Union's commercial team is deeply committed to understanding the unique needs of businesses, whether large or small. Our ability to listen and tailor our offerings around each business's specific goals has fostered many long-standing relationships with local business owners. It's this commitment to personalized service and sound advice that earns their trust.

We understand the challenges that business owners face every day, and we know that time is money. That's why we offer streamlined solutions that help businesses manage their finances without taking time away from their operations. In addition to services like merchant processing, fraud management tools such as Positive Pay, and a robust commercial lending offering, we've designed our services to help businesses run smoothly, securely, and profitably. Positive Pay, in particular, is a powerful fraud management tool that helps protect businesses from unauthorized payments and ensures safer fund management.

Our commercial lending options are tailored to meet the needs of a wide range of businesses, offering flexible terms, competitive rates, and the local expertise you can count on. Whether you're looking to expand, purchase new equipment, or manage cash flow, we provide financing solutions designed to help your business grow and thrive.

From accepting all major credit cards and travel cards to reducing fraud risks, our solutions help businesses boost their bottom line and increase customer spending potential. Our goal is to help you succeed by providing the tools and resources you need to take your business to the next level. For a full list of our commercial and business offerings, please refer to the Products & Services section on page 26.



## MEET YOUR COMMERCIAL TEAM



**Brian Moses**  
SVP Commercial  
Services



**Jane Harris**  
Senior Commercial  
Relationship Manager



**Chris Logan**  
Commercial  
Relationship Manager



**Jared Hart**  
Commercial  
Relationship Manager



**Tyler Melvin**  
Commercial  
Relationship Manager



**Gary Schmidt**  
AVP Treasury  
Management

## 2024 Highlights

more than **70**  
*combined years of  
business experience*

**6,500**  
*commercial members  
as of year end*

more than **\$26M**  
*new loans*

more than **\$35M**  
*completed commercial  
construction projects*

more than **500**  
*booked referrals to  
branch partners*



### CONSTRUCTION PROJECTS FINANCED BY FCU:

1. The Wooly, Pop-A-Top and The Top Restaurant – Downtown Gainesville, FL
2. The Canopy at Beacon Woods – Hudson FL
3. Tech City – Alachua FL

# Florida Credit Union's Senior Vice Presidents

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**Mark Starr**  
President / CEO



**Brian Moses**  
SVP Commercial Services



**Christine Suarez-Jenkins**  
SVP Lending / CLO



**David Eckhardt**  
SVP Operations / COO



**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

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**Rich Miller**  
VP Consumer  
Lending

**Brandon Coughlin**  
VP Indirect Lending

**Heather Gilliam**  
VP Branch Operations

**Kathy Netherton**  
VP Accounting

**Pamela Bolin**  
VP Accounting

**Sarah Barrett**  
VP Card Services

**April Schroeder**  
VP Marketing

**Kirk Becker**  
VP Infrastructure Security

**Michael Lopes**  
VP Systems  
Engineer

**Daniel Arreola**  
VP Risk Management

**Matthew Teoli**  
VP Digital Channels

# Florida Credit Union's Branch AVPs

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**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



**Quan Freeman**  
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



## Celebrating 70 Years of Service and Growth

As Florida Credit Union marks its 70th anniversary, we reaffirm our unwavering commitment to serving our members and the communities we support. Our dedication to meeting both everyday and long-term financial needs remains at the heart of everything we do.

In alignment with our vision for the future, we are excited to complete and transition into a new, state-of-the-art headquarters. This 90,000-square-foot facility is thoughtfully designed to accommodate our growing team and enhance our ability to expand services across the state.



# Statement of Financial Condition

as of December 31, 2024

## Assets:

2024

Loans	\$ 1,877,957,729
Less: Allowance for Loan Loss	\$ (20,737,538)
<b>Net Loans</b>	<b>\$ 1,857,220,191</b>
Cash on Hand	\$ 4,425,388
Investments, at Amortized Cost	\$ 332,949,333
Fixed Assets, Less Accumulated Depreciation	\$ 44,985,872
NCUSIF Deposit	\$ 16,744,059
Right of Use Asset for Leases	\$ 3,703,574
Other Assets	\$ 30,667,754
<b>Total Assets</b>	<b>\$ 2,290,696,171</b>

## Liabilities and Members' Equity:

Members' Shares and Savings Accounts	\$ 1,908,572,305
Non-member Deposits	\$ 18,006,000
Accounts Payable	\$ 12,236,554
FHLB Borrowing	\$ 40,000,000
Other Accrued Liabilities	\$ 15,065,090
<b>Total Liabilities</b>	<b>\$ 1,993,879,949</b>

## Members' Equity:

Regular Reserve	\$ 2,519,688
Undivided Earnings	\$ 294,296,534
Unrealized Gain/(Loss) on Security	0
<b>Total Equity</b>	<b>\$ 296,816,222</b>
<b>Total Liabilities and Members' Equity</b>	<b>\$ 2,290,696,171</b>

# Statement of Operations

as of December 31, 2024

## Income:

2024

Interest on Loans	\$	119,356,907
Income on Investments	\$	17,089,829
Other Income	\$	36,362,497
<b>Total Income</b>	<b>\$</b>	<b>172,818,233</b>

## Expenses:

Employee Compensation and Benefits	\$	31,805,494
Office Operations	\$	11,254,503
Office Occupancy	\$	2,650,568
Professional and Outside Services	\$	8,582,729
Provision for Loan Loss	\$	18,259,662
Education and Promotional	\$	4,821,518
Loan Servicing	\$	5,941,610
Other Miscellaneous	\$	1,378,108
<b>Total Expenses</b>	<b>\$</b>	<b>84,694,192</b>

<b>Income Before Cost of Funds</b>	<b>\$</b>	<b>88,124,041</b>
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## Non-Operating Gains or Losses:

Gain/(Loss) on Investments		219,964
Gain/(Loss) on Disposition of Assets	\$	(3,602,108)
Other Non-operating Gains/(Losses)		-
<b>Total Net Income Before Cost of Funds</b>	<b>\$</b>	<b>84,741,897</b>

## Cost of Funds:

Dividends and Interest	\$	48,080,549
Interest on Borrowed Funds	\$	1,507,105
<b>Net Income</b>	<b>\$</b>	<b>35,154,243</b>

# Products and Services

As a Florida Credit Union member, you 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
- 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

## Convenience Services

- 13 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

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

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

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

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

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

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

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

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

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

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

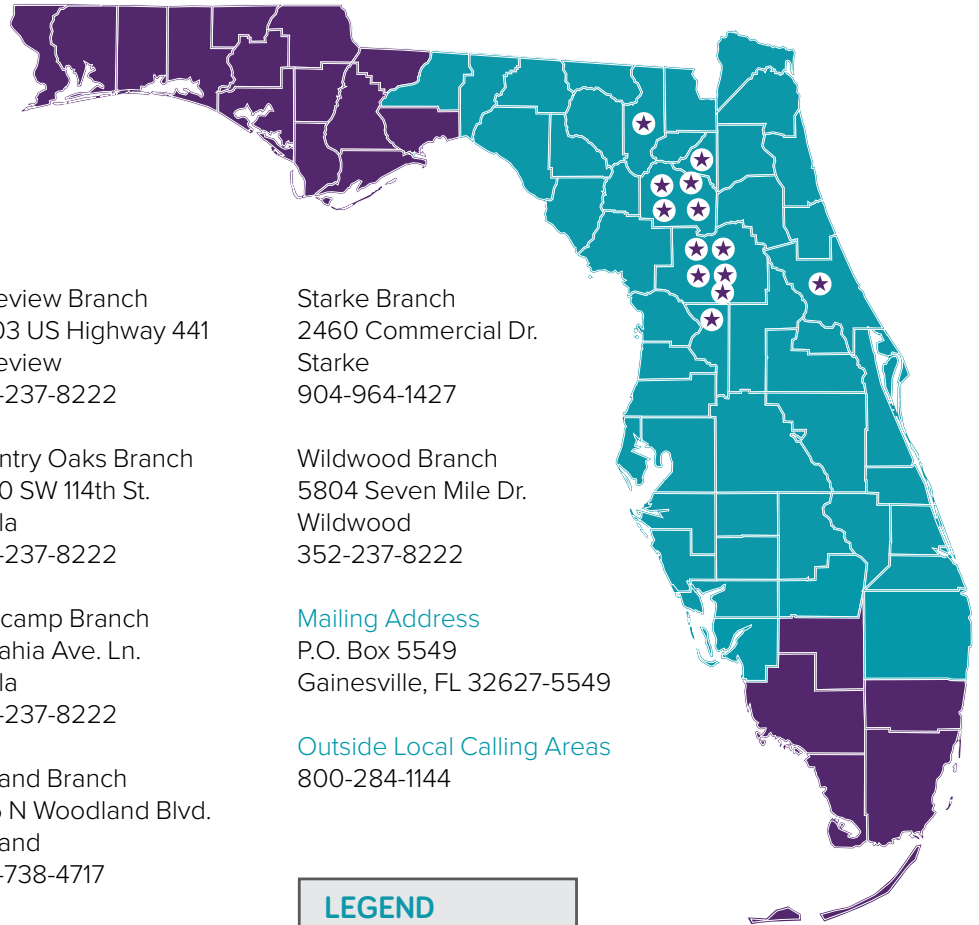
Lake City Branch  
586 W Duval St.  
Lake City  
386-755-4141

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

