FLORIDA CREDIT UNION

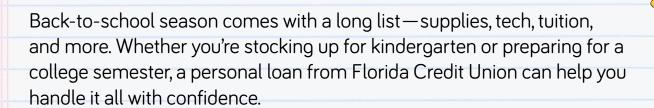
IHEWAVE

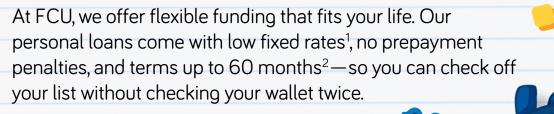
AUGUST 2025



From Crayons to College:







Cover costs like:

- School supplies, uniforms, and backpacks
- Laptops, dorm gear, and books
- Tuition, transportation, and extracurriculars
- Emergency expenses or unexpected fees

With no collateral required and quick access to funds, it's back-to-school support made simple.

Apply today at <u>flcu.org/personal-loans</u> or stop by your local branch. We're here to help you and your student start the school year strong!



Two up the Heat on Your Rewards!

There's still time to soak up the sunshine and the rewards. As summer winds down, your everyday purchases can help you earn even more with your FCU Visa® rewards card.

Now through September 2, use your Wave Rewards, Platinum Rewards, Platinum Wave, or Select™ Visa Signature® card, and watch your points multiply!

Use your card and unlock up to 5x points³:

10 + purchases = 3X points

15 + purchases = 4X points

20 + purchases = 5X points

No sign-up needed. Just shop, tap, and earn!

Use your FCU credit card to finish summer strong and turn your everyday spending into rewards you'll actually enjoy.

Curious what your points can unlock?

Head to ${\it flcu.org/RewardsHQ}$ to turn them into something special.



3. Offer valid for Wave Rewards, Platinum Rewards, Platinum Wave, and Select™ Visa Signature® cardholders from July 1 through September 2, 2025. Business credit cards are excluded. Maximum bonus award per account is 15,000 points (equivalent to \$150). Bonus points will be posted to cardholder accounts within 4–6 weeks after the promotion ends. Promotional 3x, 4x, and 5x points earning rates are not in addition to your standard points rate. Promotional earning rates represent an upgraded earning rate that replaces your card's regular points rate for qualifying purchases during the promotional period. For example, if your card normally earns 2x points on certain purchases and you qualify for 4x points during the promotion, you will earn 4x, not 6x, for those purchases. Annual Percentage Rate (APR) on purchases and balance transfers are currently the APRs set forth in the credit card agreements. Visit flcu.org/RewardsHQ for full terms and agreement details.

Helping Businesses Stay Top of the Class

As students head back to class, local businesses are gearing up too—and FCU is here to help you earn top marks this fall. Whether you're managing seasonal shifts or planning long-term growth, our Business Services team has the tools and support to move you forward.

We offer:

- Business Checking & Savings
- Commercial Loans & Lines of Credit⁴
- Payroll and Merchant Services
- Personalized, local guidance every step of the way

At Florida Credit Union, we're more than your credit union—we're your business partner. Let's build something great, together.

Learn more at flcu.org/business-services

4. Subject to credit approval

FCU's 4th Annual

Pet of the Game Contest



Get ready, Gator fans—Florida Credit Union's Pet of the Game contest is returning **August 13!**

Enter a photo of your pet for a chance to win our weekly prizes! Each weekly winner will receive a \$50 UF Bookstore gift card, radio recognition, two tickets and hospitality to the **Florida State game on November 29**, AND a shot to win \$500 in grand prizes as our Pet of the Year.



Visit flcu.org/FCUpets to enter!

FCU is a Proud Partner of the Florida Gators®



As the school year kicks off, we're celebrating the amazing teachers in our communities. From staying late to inspiring young minds, educators go above and beyond every day, and we're proud to call many of them FCU members.

To show our appreciation, teachers are eligible for the FCU Local Heroes[™] program, which includes a \$575 lender credit⁵ when applying for a first mortgage.

It's one small way we say thank you and help you move closer to homeownership.

Learn more at flcu.org/Local-Heroes

5. "FCU Local Heroes™" lender credit program: Available to first responders, teachers, licensed medical professionals, and military personnel (active and veterans) for a purchase or no-cash back refinance, first portfolio and FNMA mortgage applications. Brokered loans are not eligible. This program offers a credit at closing of \$575. Eligibility requirements apply. This offer is subject to change without notice. Other terms and conditions may apply. Available for new applications submitted on 01/01/2025 and forward.



Florida Credit Union is a state-chartered, full-service financial institution serving more than 165,000 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

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

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Visit us online at www.flcu.org



Insured by NCUA





Love FCU? Leave us a Review!

Florida Credit Union bylaws state vacancies shall be

filled by appointment. No election will be held.

If you received excellent service or want to give your favorite employee a shout-out, please leave a review on Google or Facebook for your local FCU branch!



Facebook



Google Reviews

