

FLORIDA CREDIT UNION THE WAVE

AUGUST 2025

From Crayons to College: *Cover It All with A Personal Loan*

Back-to-school season comes with a long list—supplies, tech, tuition, and more. Whether you're stocking up for kindergarten or preparing for a college semester, a personal loan from Florida Credit Union can help you handle it all with confidence.

At FCU, we offer flexible funding that fits your life. Our personal loans come with low fixed rates¹, no prepayment penalties, and terms up to 60 months²—so you can check off your list without checking your wallet twice.

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

1. Subject to credit approval. The specific rate and term will be dependent upon your credit rating. 2. APR = Annual Percentage Rate. Minimum interest rate: 10.00% - Maximum interest rate: 14.25%. Payment For example a 60-month loan of \$5,000 with an interest rate of 10.00% will have an APR of 10.00%, 60 payments of \$106.33, and total finance charges of \$1,380.08 for a total payment of \$6,380.08. Minimum loan amount \$3,001 - Maximum loan amount \$50,000. Rate may vary based on the selection of auxiliary products. Rates accurate as of 06/01/2025 and subject to change at any time.

Turn 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 **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

Bellevue 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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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

Visit us online at
www.flcu.org



Insured
by NCUA

September 1



CLOSED: LABOR DAY

Board of Directors Position



The Board of Directors is seeking applicants for a Director's Position on the Florida Credit Union Board. Applications accepted through August 31. For more information, please email - Carla.Dicks@flcu.org

Florida Credit Union bylaws state vacancies shall be filled by appointment. No election will be held.

Love FCU? Leave us a Review!

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

