

jun.11

smart solutions



It's the Card That's All About You

Customize your FCU Visa® Credit Card with a Favorite Photo

Did you personalize your phone with a special ringtone? Does your phone have one of your photos as the wallpaper image? If so, you get it! Florida Credit Union now offers you the ability to customize the picture on your FCU Visa Credit Card. Each time you pull your customized card out of your wallet, you will be reminded of the special people, pets or moments in your life.

It's easy to get started:

1. Go to home banking
2. Click on your credit card
3. Click Online Services
4. You will see "Design Your Own Card" in the menu.



After you upload an image from your computer, you will be able to move it around, crop it for the best effect, and then place the order. Within three weeks you will have your very own, customized Visa Credit Card.

\$20.00 fee for Design Your Own Card will be charged to your credit card at the time the order is placed.

FCU has Money to Lend

Florida Credit Union specializes in helping members get one step closer to their dreams. We have the money you need for the life you lead.

Looking for a new car?

Our auto advisors and low rate loans are your answer.

Planning on adding an extra room onto your home?
We can help!

Remodeling your kitchen? FCU is here for you!

Need cash to pay for medical expenses?
We have loans for just that purpose.

Looking for a new computer, home entertainment center or refrigerator? You have options!

Ready to consolidate those credit cards and loans with high rates? Our loan officers can help.

Tired of your high auto loan payment?
This is our specialty!

Any time you need extra cash, see us for fast, personal service. We've met the borrowing needs of thousands of your friends, co-workers and neighbors. And thanks to our competitive rates, most members save a substantial amount over the life of the loan. As an example, the difference of just two percentage points on a 48-month, \$15,000 loan could save you \$720 in overall interest charges.

Better yet, getting approved for your loan has never been easier. Simply stop in your nearest branch, visit our website at www.fcu.org and complete a simple loan application, or call us 24 hours a day, 7 days a week. You'll quickly receive an answer to your loan request.

In the Market for a Mortgage?

Talk to one of the FCU Mortgage Originators!

Whether you are in the market for a new home or just looking to save money by refinancing your existing home, our Mortgage Department is ready to help. FCU has five experienced Mortgage Loan Originators; they are available at your convenience, so give one of them a call today.

- Purchase or Refinance
- Condo Packages
- Mobile Home/Land Financing
- Local Decisions
- Local Payments

And remember, if a branch is more convenient, we have mortgage specialists available at every location.



Mary Gardner
Senior Mortgage
Loan Originator
352-494-4761 cell
NMLS #449429



Debbie Drake
Mortgage
Loan Originator
352-745-1120 cell
NMLS #363643



Carrie Meisel
Mortgage
Loan Originator
352-514-6827 cell
NMLS #449431



Jason Sweat
Mortgage
Loan Originator
352-231-2424 cell
NMLS #449430



Mike Turley
Mortgage
Loan Originator
352-572-2909 cell
NMLS #152449

eNews from FCU

Be sure to stay on top of all the news at FCU.

Visit our web site and sign up for email newsletters or [scan the QR code below](#) to get started.



FCU Goes Social

Remember to visit us on Facebook for weekly updates and previews of specials. Follow us on Twitter to be notified of upcoming events and offers.

Facebook and Twitter – a great way to stay in touch with your credit union!



3 Secrets to Easy Auto Financing

You don't have to run all over town or wade through piles of paperwork to set up an auto loan. In fact, you'll be amazed how easy it is to finance your next vehicle with Florida CU.

Here are some time-saving tips:

1. Shop as a cash buyer, contact us ahead of time for free pre-approval. We will set up your loan, with a great rate and an affordable payment, so when you get to the dealership you can concentrate on getting the best possible price. Tell the salesman you are shopping for a cash deal – you want the lowest price they have – and there is no need to talk with the finance department.
2. FCU loan officers have terrific tools to help you save time and money. When you apply for your auto loan with us, you can also receive new and used car pricing and a CarFax vehicle history report. By answering a few questions, we can calculate your payments and provide you other great information to make the car shopping experience efficient and effective.
3. In addition to handling your financing, FCU offers GAP Insurance and Mechanical Breakdown Insurance so you can drive with complete peace of mind.

If you have any questions or you'd like some personal assistance with your next auto loan, just call or stop by your nearest Florida Credit Union location.

Remember, we have loan officers available by phone 24 hours a day, 7 days a week, so call us at your convenience.

Payment Freedom

Can you imagine the feeling?

FCU Payment Freedom Loan

- Eliminate high-rate credit card debt
- No closing costs
- No obligation, free credit analysis
- Loan officers available 24/7 by phone
- Apply at a branch or online at www.flcu.org

How the Payment Freedom Loan can work for you:

| Today | Tomorrow |
|-------------------------------------|------------------------------------|
| \$25,000 | \$25,000 |
| Credit Card Debt | Payment Freedom Loan |
| Monthly Payment \$1,000* | Monthly Payment \$519.22 |
| Interest Rate 17.99% | Interest Rate 8.99%** |
| Debt will be paid off in 57 years | Debt will be paid off in 5 years |
| Total interest paid \$72,168 | Total interest paid \$6,151 |

Amount saved each month: \$480.78

Amount saved over the life of the loan: \$66,017

What can you do with the extra money in your pockets? Payment Freedom is closer than you think, call or visit us right away to take control of your finances!

*Monthly payment of \$1,000 is based on a 4% minimum payment calculation.

**Actual interest rate based on type and term of loan and credit history.



Business Owners!

Have you talked with your FCU Commercial Account Manager yet?

We know what it takes to make your business dream a reality, and we're here to help. Whether you need a checking account or financing, we will work with you to find the best solution to fit the needs of you and your business.

Here is a small list of the commercial account products FCU offers:

- Commercial Real Estate (owner and non-owner occupied)
- Construction Loans
- Commercial Vehicle Loans
- Commercial Equipment Loans
- Working Lines of Credit
- Business Credit Cards
- Business Checking with Interest
- Business Debit Cards

Dream big! FCU will work hard to find the right business solution for you.



Steve Jeppson
extension 2136
sjeppson@fclu.org
352-572-1081 cell



Roger Morales
extension 2152
rmorales@fclu.org
352-514-6812 cell



Robert H. Bryson
extension 2165
robert.bryson@fclu.org
352-494-4760 cell

Running Low on Cash?

We've Got You Covered!

If you're running low on cash, but payday is still days away, FCU can help. Florida Credit Union can give you a cash advance on your paycheck at a lower price than the other guys. And even better, you have 30 days to repay.

Save money and save time! Florida Credit Union can help you get the money you need and then get on your way.

Come into any branch or give us a call to get started!



Florida Credit Union is a state-chartered, full-service financial institution serving 50,000 member/owners. Membership is open to all residents of Alachua, Bradford, Citrus, Clay, Columbia, Gilchrist, Lake, Levy, Marion, Putnam, Sumter, Suwannee, and Union Counties.

Locations

43rd Street Office, 2831 NW 43 St, Gainesville

8 am – 6 pm Mon-Fri (*Drive-thru*)
9 am – 6 pm Mon-Fri (*Lobby*)
9 am – 1 pm Saturday

Advantage Center, 3720 NW 13 St, Gainesville

9 am – 8 pm Mon-Fri
9 am – 5 pm Saturday

Haile Branch, 2785 SW 81 St, Gainesville

9 am – 6 pm Mon-Fri
9 am – 1 pm Saturday

Ocala Office, 2424 SW 17 Rd, Ocala

8 am – 6 pm Mon-Fri (*Drive-thru*)
9 am – 6 pm Mon-Fri (*Lobby*)
9 am – 1 pm Saturday

Advantage Center, 3504 E Silver Springs Blvd, Ocala

9 am – 8 pm Mon-Fri
9 am – 5 pm Saturday

Country Oaks Branch, 9680 SW 114 St, Ocala

8 am – 6 pm Mon-Fri (*Drive-thru*)
9 am – 6 pm Mon-Fri (*Lobby*)
9 am – 1 pm Saturday

Lake City Office, 583 W Duval, Lake City

8 am – 6 pm Mon-Fri (*Drive-thru*)
9 am – 6 pm Mon-Fri (*Lobby*)
9 am – 1 pm Saturday

Starke Office, 2460 Commercial Drive, Starke

8 am – 6 pm Mon-Fri (*Drive-thru*)
9 am – 6 pm Mon-Fri (*Lobby*)
9 am – 1 pm Saturday

Call Center (*call your local office number to reach us*)

9 am – 8 pm Mon-Fri
9 am – 5 pm Saturday

Gainesville 352-377-4141
Ocala 352-237-8222
Lake City 386-755-4141
Starke 904-964-1427
Outlying Areas 800-284-1144

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