



2020

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.



THE CREDIT UNION DIFFERENCE

Being a member of Florida Credit Union gives you access to a wide range of financial products and services, and while that may be the reason you decided to join, what really sets us apart is the very nature of our organization. As a financial services cooperative, we're owned by our members, making you part owner of one of the fastest growing financial institutions in the state.

With a bank, the goal is to maximize the profit of its stockholders and investors. While stockholders usually profit greatly and customers receive no benefits, local communities usually bear the real burden of this inequity. At Florida Credit Union, our members *are* our stockholders.

We strive to maximize the service/value relationship with members while building and maintaining the strength of Florida Credit Union to ensure it is here to serve future generations.

Many things can change in an industry like ours, and they often do. But we're proud to say that our commitment to our

members and community hasn't wavered, even in the midst of a global pandemic.

As an essential service, Florida Credit Union's doors remained open and our team showed up (albeit socially distanced and masked) ready to serve our members, neighbors, and community each and every day.

2020 was a year like none other and it required us all to do our part to keep the wheels turning. As "unprecedented times" and "the new normal" have become synonymous with living during the COVID-19 pandemic, we've come to recognize that we will be navigating the effects of this pandemic for the foreseeable future. We want to assure you that we stand ready to support our members and community as a trusted financial partner.

"We're owned by our members."

COOPERATIVE PRINCIPLES

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.

DEMOCRATIC MEMBER CONTROL

The members of Florida Credit Union choose the individuals who serve as elected trustees.

MEMBER ECONOMIC PARTICIPATION

Members benefit proportionately to their level of participation from full utilization of the products and services that are available through the credit union.

AUTONOMY AND INDEPENDENCE

Financial service is offered to the members who control the organization.

EDUCATION, TRAINING, AND INFORMATION

Information is provided to members, elected representatives, and staff to ensure further development of the organization.

COOPERATION AMONG COOPERATIVES

Working with local, regional, national, and international groups to advance knowledge and service availability.

CONCERN FOR THE COMMUNITY

Providing services and programs to benefit the members of the community.

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.

CORE VALUES

CARING SERVICE

Through local, friendly, person-to-person services and new technologies.

INTEGRITY

Will adhere to the highest ethical standards and values.

EXCELLENCE

Provide progressive and quality programs and services that will benefit our members while promoting growth.

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.

COMMUNITY SERVICE

Promote Florida Credit Union as a leader in serving our communities and a commitment to social responsibility.



REPORT OF BOARD OF DIRECTORS



Florida Credit Union was established in 1954 and for 66 years, we have been dedicated to our members. Back then, our first Board of Directors pledged to focus on meeting the needs of our members and that has not changed. Throughout this report, you will see that Florida Credit Union is as safe and strong as ever.

“You will see that Florida Credit Union is as safe and strong as ever.”

Although 2020 brought us unexpected challenges, Florida Credit Union’s membership experienced another year of new and exciting products and services. In May, members gained access to a state-of-the-art online and mobile banking platform which will allow us to continue offering cutting edge technology.

The credit union has continued to offer very competitive rates on deposit accounts and low loan rates for all products. We ended 2020 with \$1,449,934,230 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 10.53%.

A primary responsibility of your Board of Directors is to ensure that the operations of the credit union meet the needs of the membership. We must also ensure these operations are performed safely and soundly. The reports included in the 2020 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-positioned for the future.

We have come a long way in six and a half decades and are determined to continue to meet and exceed member expectations while operating within financial guidelines.

Mr. William Hopgood

Board Chair



Mr. Andrew Sutherland
Vice Chair



Dr. Jacquelyn D. Hart
Treasurer



Dr. Barbara Buys
Secretary



Ms. Judy Johnson, JD
Director



Mr. Al Peoples
Director



Mr. Lynn Jones
Director



Florida Credit Union experienced another year of solid, managed growth in 2020 despite the pandemic.

This growth is attributed to you, the owners of the credit union, for taking advantage of our deposit, loan, and electronic products. Our decisions continue to be focused on members' needs and meeting their expectations and last year, we were focused on you more than ever. We offered numerous programs to assist both our members and member businesses during a difficult time for many.

In 2020 our loan programs were successful. Members obtained over \$509 million in new loans in 2020. Members acquired 1,018 real estate loans for a total of \$98 million and 12,261 auto loans for a total of \$304,177,316. Over \$27,000 other consumer loans were granted in 2020, amounting to \$110,271,876. We also provided \$65,175,034 in business loans, but we are especially proud of the Paycheck Protection Program loans we were able to provide to our local business members in 2020. We provided 608 loans for a total of \$29.6 million. Additionally, we continue to attract new members. In 2020, over 21,000 new accounts were opened. We have come a long way thanks to you, our members.

Last year, we upgraded our online and mobile banking platform with new features and functionality that will allow us to provide state-of-the-art experiences for our members through all electronic channels.

We constantly strive to improve our processes and services to make managing finances easy for our members. In 2021, 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 conveniently.

We will also continue to focus on our facility and service needs. All locations offer very convenient hours of operation. Members can reach a member of our staff 63 hours a week. Whether inquiring about CD rates or applying for a loan, our staff is available weekdays from 8 am to 8 pm and on Saturdays from 9 am to 5 pm. 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.

"Our decisions continue to be focused on members' needs and meeting their expectations..."



◀ **LED OUTDOOR SIGN
AT LAKE CITY BRANCH,**
messages to let the
public know Florida
Credit Union is ready
to help members!

The Board and management of FCU will continue to operate your credit union safely, using guarded and sensible decisions that are rooted in the needs of the membership. Our capital ratio of 10.53% 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 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 in today's financial arena 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 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.

A September 2020 comprehensive audit, conducted by the Audit Committee and the auditing team of the Warren Averett law firm, 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 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.

Mr. Al Peoples

Audit Committee Chair



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 2020, Florida Credit Union originated over \$500 million in loans of all types. Our most popular loan products in 2020 were auto, credit cards, commercial loans and first mortgages. FCU offers a full range of Mortgage programs including conventional, FHA, VA and USDA 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 TREASURER

Florida Credit Union is now serving over 119,000 members. As compared to credit unions statewide, Florida Credit Union tends to grow at or above average trends year after year – 2020 was no exception. All of this can be attributed to the amount of business our members conduct with us.

As of September 2020, Florida Credit Union was the 16th largest credit union in Florida in terms of asset size. Nationally, we are in the top 5% of all credit unions.

On pages 22 and 23 we present a breakdown of the assets and liabilities of Florida Credit Union. You will notice that our assets as of December 31, 2020, were \$1,449,934,230. Additionally, our capital ratio remains extremely strong at 10.53%. You can see why the Board, management and staff of your credit union are so proud of the successes we have experienced.

Dr. Jacquelyn D. Hart

Treasurer

WHAT OUR MEMBERS HAVE TO SAY

"I can't even begin to say enough about the AMAZING service I always get from Kelly S. at FCU. I just purchased my 2nd car through FCU and Kelly is and will always be my "Go to" person. She is always super professional and helpful. Kelly made sure everything went smoothly and kept me informed every step of the way! KELLY and FCU take great care of their members!"

- ANDREA C.

FACEBOOK

"Always a great experience with Florida Credit Union! Brian L. and his staff have been fantastic to work with over the past several years! Pleasant and on task - every need, every time! Thanks, guys!"

- SHERRI V.

"FCU has been a life saver for me. Denise J. is the absolute best!! Very professional, precise and pleasant to deal with. Whenever I call and she gets my call, I know I'm in good hands!! She deserves to be recognized for her efficient work! Thanks Denise for all you've done for me"

- KAY M.

"I cannot say enough about how great FLCU and their staff in Gainesville are. We are treated more like family instead of just members – they definitely make you feel like you matter because they go out of their way to help their customers."

- BETTY C.

GOOGLE

"Best credit union that believes in giving people chances"

- WENDY R.

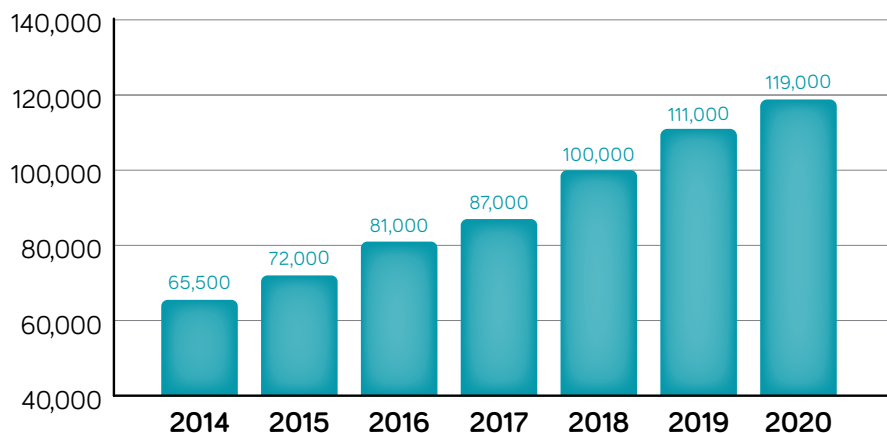
APP STORE

"I've always had great experience with the people here. I've had to go inside for help many times, and everyone is always helpful, friendly, and willing to help."

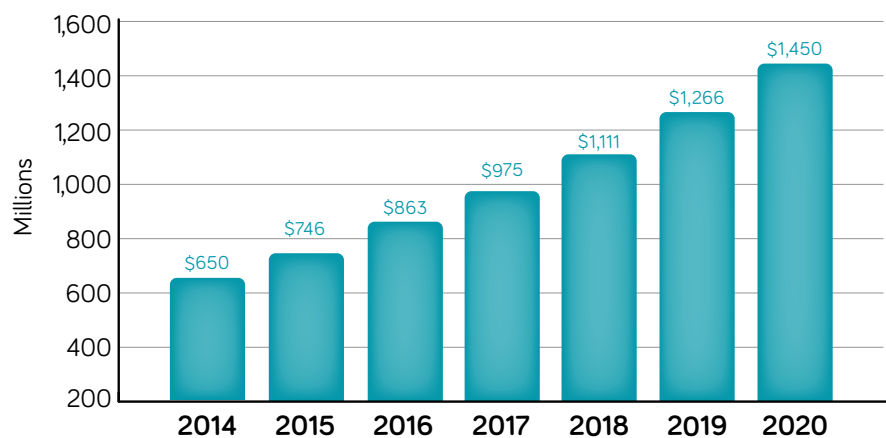
- JOANN B.

MEMBERSHIP AND ASSET GROWTH

FCU Membership



FCU Assets





GNV Chamber Award



Pop and Drop School Event



Education Foundation Support



Supporting Healthcare Workers



Community Appreciation



Sponsored free meals for school staff



Food Drive Donations



FCU Scholarship Winner



School Staff Appreciation

COMMUNITY



In 2020, FCU received the **Community Involvement Award**. This honor comes directly from the **Gainesville Chamber of Commerce**.

Member owned and community proud! This oft-repeated slogan represents Florida Credit Union's unwavering commitment to the members and communities it serves every day. In 2020, this commitment to service was rewarded when FCU was recognized as the Business of the Year for Community Involvement at the Greater Gainesville Chamber of Commerce 2020 Business Awards.

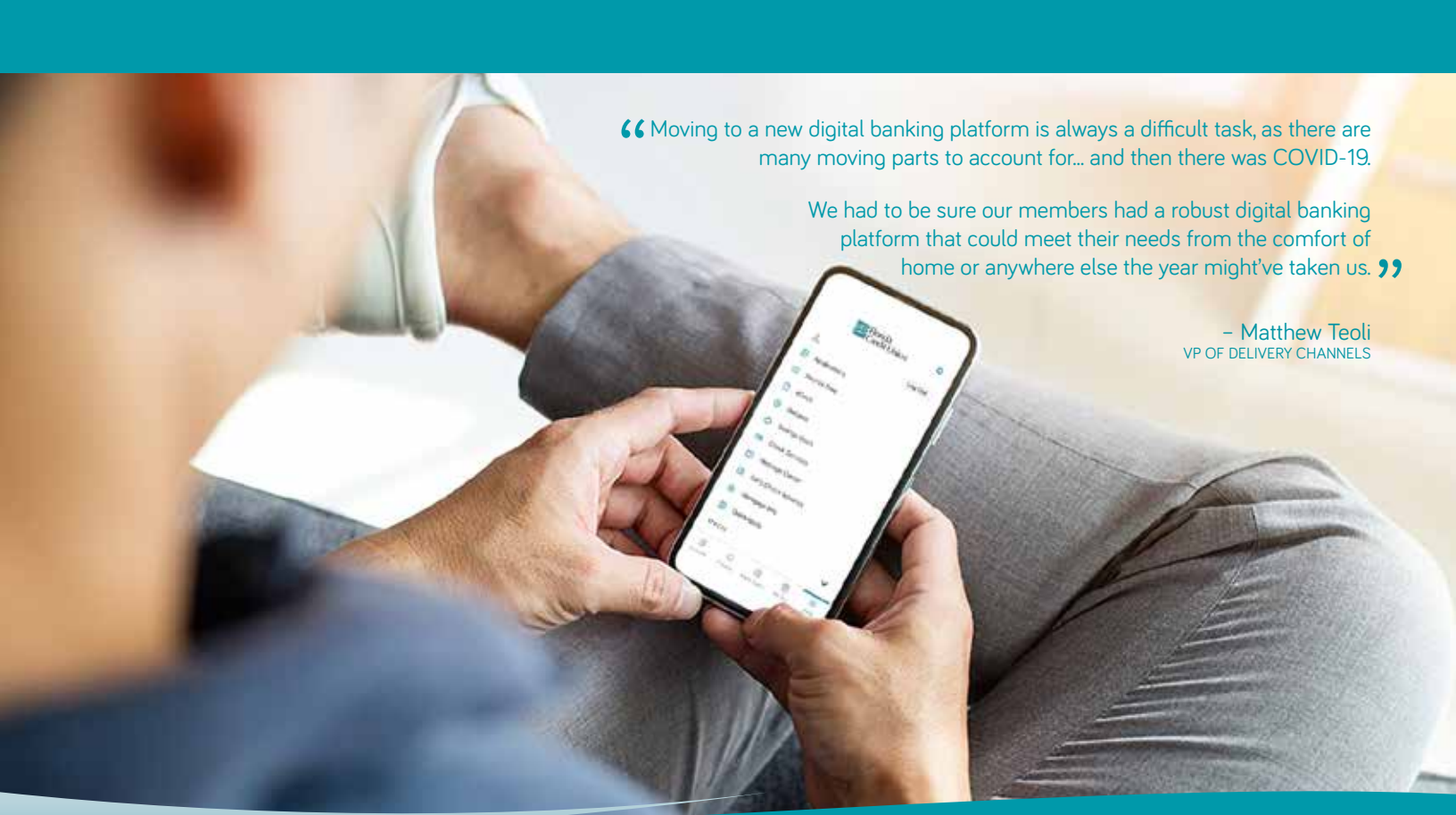
Since 1954, we have valued our position in the communities that we serve, as a go-to financial institution. As we've grown, we are proud to say that we have continuously advocated for the people and businesses who have supported us through the years. Our philosophy has always been about relationships, so we've worked hard to find ways to form and nurture meaningful relationships with our community, pandemic and all.



In 2019, Florida Credit Union took part in more than 500 community events and, before the onset of the COVID-19 pandemic, was on track to do just as many in 2020. While many events were canceled or postponed as a result of the pandemic, we worked hard to find new ways to connect and serve our communities. Meet and greets became no contact drop offs, we organized drive up appreciation events for teachers, and funds saved from cancellations were reinvested in the form of computers for underserved students, meals for front line emergency workers, or additional PPE supplies for schools.

Being part of a strong community is important to us. That's why we will continue to invest in the people, places, and businesses that make north and central Florida the stronghold it is.

Member owned, Community proud®, is more than a tagline for us. It is the creed by which we start and end each day.



“Moving to a new digital banking platform is always a difficult task, as there are many moving parts to account for... and then there was COVID-19.

We had to be sure our members had a robust digital banking platform that could meet their needs from the comfort of home or anywhere else the year might've taken us.”

– Matthew Teoli
VP OF DELIVERY CHANNELS

DIGITAL ACCESS

Today, Florida Credit Union serves more than 119,000 members in 45 of Florida's 67 counties. We offer our members convenient access to their money with a nationwide ATM network that is 65,000 strong, plus 11 branches and a contact center, offering extended hours and loan officers available 24 hours a day, 7 days a week, by phone or online.

In 2020, technology took center stage as it transitioned from a simple convenience to an absolute necessity in almost every facet of our lives. Whether you were connecting with family over a zoom call, sharing a smile behind a mask or navigating your finances, we were all reminded just how important all types of connectivity are to our society.

Prior to the onset of the COVID-19 pandemic, Florida Credit Union was set to launch a new online and mobile banking platform, FCU Anywhere. As you can imagine, launching new technology during a pandemic is risky, but the risk of not equipping our members with financial tools that could help during this time was one we couldn't fathom.

FCU ANYWHERE

On May 12, 2020, we launched a new online banking platform to offer members a feature-rich, unified digital experience to keep pace with evolving technology. FCU Anywhere is a multi-platform app, meaning members now have the ability to perform banking across a range of personal devices, while maintaining a similar interface look and feel for ease of use.

The new system also boasts future-proofing capabilities, since the platform itself is continuously updated through the software provider. FCU Anywhere also has customizable capabilities on the back end of the platform, giving Florida Credit Union options to enhance components of the system as technology continues to evolve.



ABOUT FCU ANYWHERE

Easier, seamless experience

- › Updated look and feel/more intuitive design
- › Ability to register on any device
- › One login for all accounts
- › Access most services regardless of device
- › Configurable dashboard for optimized viewing
- › Dashboard view of recent and future activities

New features

- › Ability to set up email alerts, text alerts or push notifications
- › Enhanced ability to set budget and savings goals
- › Ability to link accounts from other institutions to assist in goal setting and budgeting
- › Access to financial wellness and education articles
- › Enhanced e-documents with more information available
- › Ease of money account management



FCU has provided members with training videos, which can be found on Florida Credit Union's YouTube channel.

MORTGAGE OPTIONS BUILT AROUND YOU

We understand that home financing is a critical part of not only your financial plan, but also your *life plan*, and we're here to help. Whether you're buying your first home, refinancing, or considering a second or vacation home, Florida Credit Union is ready to meet your needs with a wealth of home loan solutions.

A Florida Credit Union mortgage comes with a variety of options depending on your needs and peace of mind knowing a team of experienced professionals has your back. Credit union members have full access to a range of Mortgage loan programs (including conventional, FHA, VA, and USDA) with the added bonus of years of mortgage lending experience, delivered with the personal touch that only comes from your local credit union.

Since we offer a multitude of loan types you'll get to build a custom mortgage, molded to your needs and your life. Members who opt for a FCU Portfolio or Fannie Mae mortgage have their loan

served in-house, meaning your loan stays right in your own backyard.

“FCU provides our members with access to a full range of Mortgage programs.”

Florida Credit Union's products and services are designed to save members time and money, and we're proud to offer unique mortgage options built around your life.



MORTGAGE GROWTH

2019 525 units

2020 889 units



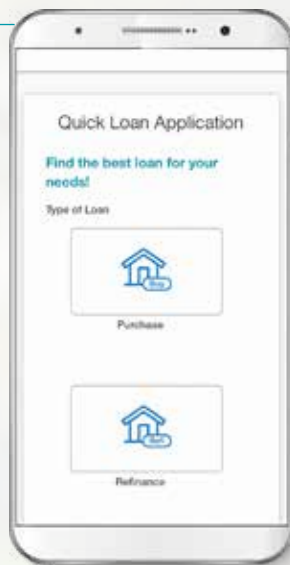
› Mortgage dollars funded: **\$139,460,663** in 2020 compared to **\$71,479,738** in 2019.

ENCOMPASS

FCU's new mortgage application system went live to members on February 20, 2020.

Encompass Benefits:

- › Enhances our **online mortgage application** with a **consumer-friendly experience**
- › Enhances **paperless capability**
- › Increases **efficiencies** to complete the **process quicker**



LOW RATE ENVIRONMENT

- › During 2020, Florida Credit Union experienced increased mortgage **refinances**, with the most popular mortgage product being the **30-year fixed mortgage**. The average loan size was **\$156,874**.

YOUR COMMERCIAL BANKING SOLUTION

NEARLY
\$30M
funded in
PPP LOANS

Helping
more than
600
LOCAL
BUSINESSES



▲ HIGHLIGHTS FROM THE
PAYCHECK PROTECTION
PROGRAM (PPP)

For more than 65 years, we've helped business owners in our communities find the right solutions to address their unique needs and goals. With more than 100 years of industry experience between them, Florida Credit Union's commercial services team is familiar with the day-to-day challenges that small business owners face.

Our team focuses on building personal relationships with the people and businesses that keep our local economy going, allowing us to anticipate needs and tailor our offerings around them. Plus, with a suite of electronic services and account offerings, we make it easy for businesses to handle their finances without cutting into their busy schedules.

2020 presented us all with an unfamiliar challenge and we're happy to reflect on a successful response to the COVID-19 pandemic from our commercial services team. Employees throughout the whole organization worked long hours to process and approve more than 600 Paycheck Protection Program loans, bringing nearly \$30 million to small businesses in the communities we serve, many of them new members.

We know that time is money and how important both are to your business. That's why we offer other great business tools and resources, differentiating your business from the competition. We're here to help as you manage your company's finances and foster growth and development that take you to the next level.

Please see the Products & Services on page 24 for a full list of available commercial business offerings.

YOUR FCU COMMERCIAL TEAM



Evan Pitts
SVP Commercial
Services



Jane Harris
VP Business
Relationship
Manager



David Hooper
VP Business
Relationship
Manager



Chris Logan
VP Business
Relationship
Manager



Brian Moses
VP Business
Relationship
Manager



Gary Schmidt
AVP Treasury
Management

MAJOR PROJECTS FINANCED:

1. Hilton Garden Inn (Downtown Ocala)
2. Florida Pain Center (Clermont)
3. Cook Aluminum (Bellevue)
4. Life Storage (Gainesville)
5. Zaxby's (Brooksville)
6. Comfort Suites (Gainesville)



Financing Provided By



Commercial Lending Team

Evan Pitts (352) 562-5988 Chris Logan (352) 281-1988 Jane Harris (352) 283-9512

YOUR FCU MANAGEMENT TEAM



Florida Credit Union's Senior Vice Presidents

Thom Beck
SVP Information Services/CIO

Christine Suarez-Jenkins
SVP Consumer Lending/CLO

Mark Starr
President/CEO

David Eckhardt
SVP Operations/COO

Wendy Koford
SVP Accounting/CFO

Evan Pitts
SVP Commercial Services



Florida Credit Union's Vice Presidents

Jane Harris
VP Business Relationship
Manager

Beatrice Cherry
VP Marketing

Matthew Teoli
VP Delivery Channels

Marlena Wesh
VP Human Resources

Wes Colson
VP Member Solutions

Sarah King
VP Project Administration
& Training

Mark Starr
President/CEO

Greg Purvis
VP of Lending

Chris Logan
VP Business Relationship
Manager

Pam Bolin
VP Accounting

Daniel Arreola
VP Risk Management

Heather Gilliam
VP Branch Operations

Kirk Becker
VP Information Services

Photos taken in 2019. Not pictured: Sarah Barrett, VP Card Services; David Hooper, VP Business Relationship Manager; Michael Lopes, VP Systems Engineer; Brian Moses, VP Business Relationship Manager



FCU's COUNTRY
OAKS BRANCH
Ocala, Florida

FCU BRANCH MANAGERS



Wade Hamilton, AVP
13th Street Branch (GNV)



Sean Peters, AVP
43rd Street Branch (GNV)



Rob Weil, AVP
Butler North Branch (GNV)



Marilynn Woodard, AVP
Haile Plantation Branch (GNV)



Ladonna Pollard, AVP
Contact Center Branch



Jennifer Patrick, AVP
Lake City Branch



Mindy Grimes, AVP
Silver Springs Branch (OCA)



Lisa Martin, AVP
Country Oaks Branch (OCA)



Alissa Myers, AVP
Ocala Branch (OCA)



Quan Freeman, AVP
Maricamp Branch (OCA)



Michelle Warnock, AVP
Starke Branch



Brian Leatherman, AVP
DeLand Branch

STATEMENT OF FINANCIAL CONDITION

As of December 31, 2020

	2020
Assets:	
Loans	\$ 1,215,780,665
Less: Allowance for Loan Loss	\$ (16,321,952)
Net Loans	<u>\$ 1,199,458,713</u>
Cash on Hand	6,202,088
Investments, at Amortized Cost	170,266,024
Fixed Assets, Less Accum Depreciation	21,289,831
NCUSIF Deposit	11,421,243
Other Real Estate Owned	82,800
Loans Held for Sale	3,714,958
Other Assets	37,498,573
Total Assets	<u>\$ 1,449,934,230</u>
Liabilities and Members' Equity:	
Members' Shares & Savings Accounts	\$ 1,184,020,672
Non-Member Deposits	61,330,357
Accounts Payable	13,006,684
FHLB Borrowing	30,000,000
Other Accrued Liabilities	8,826,536
Total Liabilities	<u>\$ 1,297,184,249</u>
Members' Equity	
Regular Reserve	2,519,688
Undivided Earnings	150,230,293
Unrealized Gain/(Loss) on Security	0
Total Equity	<u>\$ 152,749,981</u>
Total Liabilities and Members' Equity	\$ 1,449,934,230

STATEMENT OF OPERATIONS

As of December 31, 2020

	2020
Income:	
Interest on Loans	\$ 66,791,356
Income on Investments	608,543
Other Income	28,119,425
Total Income	\$ 95,519,324
Expenses:	
Employee Compensation and Benefits	23,210,204
Office Operations	8,123,434
Office Occupancy	2,077,182
Professional and Outside Services	6,059,710
Provision for Loan Loss	14,040,000
Education and Promotional	3,296,826
Loan Servicing	4,262,703
Other Miscellaneous	927,604
Total Expenses	\$ 61,997,663
Income Before Cost of Funds	\$ 33,521,661
Non-Operating Gains or Losses:	
Gain/(Loss) on Investments	-
Gain/(Loss) on Disposition of Assets	(1,196,447)
Other Non Operating Gains/(Losses)	-
Total Net Income Before Cost of Funds	\$ 32,325,214
Cost of Funds:	
Dividends and Interest	\$ 13,374,666
Interest on Borrowed Funds	541,391
Net Income	\$ 18,409,157

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 & 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 & Lines of Credit
Mortgages
Home Equity Loans & Lines of Credit
Visa® Debit Cards
Visa® Credit Cards
Life Insurance Products

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 & Quickbooks Downloads

Convenience Services

11 Locations
24- Hour Loan Center
Chat & Text Communication
Extended Hours at Contact Center
and Select Branches
Mon – Fri 8 a.m. – 8 p.m.
Saturday 9 a.m. – 5 p.m.
Local, Fast Decisions

Electronic Services

Online Banking
Online Bill Payer
Info 24 (Automated phone banking)
Mobile Banking
Mobile Bill Pay
Mobile Check Deposit
Digital Wallet
Online Applications
eStatements
Payroll Deduction
P2P (Person to Person) transfers
Direct Deposit
24-hour ATMs

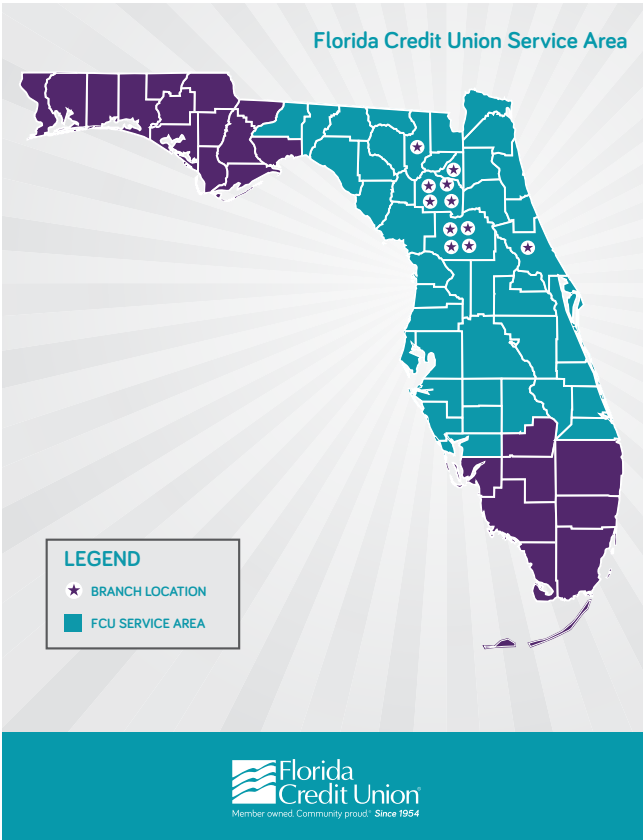
MEMBERSHIP

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, Gilchrist, Hamilton, Hardee, Hernando, Highlands, Hillsborough, Indian River, Jefferson, Lafayette, Lake, Leon, Levy, Madison, Manatee, Marion, Martin, Nassau, Okeechobee, Orange, Osceola, Pasco, Pinellas, Polk, Putnam, Sarasota, Seminole, St. Johns, St. Lucie, Sumter, Suwannee, Taylor, Union and Volusia Counties.

LOCATIONS

- 43rd Street Branch**
2831 NW 43rd Street
Gainesville
352-377-4141
- 13th Street Advantage Center**
3720 NW 13th Street
Gainesville
352-377-4141
- Haile Market Square Branch**
2785 SW 91st Street
Gainesville
352-377-4141
- Butler Plaza North Branch**
2803 SW 42nd Street, Suite 10
Gainesville
352-377-4141
- Lake City Branch**
586 W. Duval Street
Lake City
386-755-4141
- Ocala Branch**
2424 SW 17th Road
Ocala
352-237-8222
- Silver Springs Branch**
3504 E. Silver Springs Blvd.
Ocala
352-237-8222

- Country Oaks Branch**
9680 SW 114th Street
Ocala
352-237-8222
- Maricamp Branch**
10 Bahia Avenue Lane
Ocala
352-237-8222
- Starke Branch**
2460 Commercial Drive
Starke
904-964-1427
- DeLand Branch**
1735 N. Woodland Blvd.
DeLand
386-738-4717
- Mailing Address**
P.O. Box 5549
Gainesville FL 32627-5549
- Outside Local Calling Areas**
(800) 284-1144
- Visit FCU Online**
www.flcu.org





FEDERALLY
INSURED
BY NCUA

