



2021

Florida Credit Union  
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

Florida Credit Union began in 1954 as the Alachua County Teachers' Credit Union, owned and operated by teachers in the school system. FCU's original goal was to provide financial resources, products and services to educators, but as FCU grew to add more school systems, community colleges and educational groups to its membership, it was clear the credit union offered services highly desired by the communities we serve.

More than 68 years and a few name changes later, we serve more than 130,000 members throughout 48 of Florida's 67 counties, with more growth on the horizon. We owe much of this success to our members realizing the quality product offerings, convenient service and local relationship-building that our credit union provides. To us, this is the credit union difference.

As a credit union, our nature is different from that of banks. We're owned by our members, not stockholders, meaning our profits go back to FCU members in the form of better rates, advanced technology and a rich legacy of giving back to our communities. When we gain

a new member, they can be assured they have become part-owner of one of the fastest growing financial institutions in the state.

Not only are our members' lives impacted through features such as lower rates on loans and top-of-market rates for deposits, we strive to teach our members more about financial well-being, improving lives for years to come, including the lives of future generations.

“ Our **members' lives are impacted** through features such as lower rates... ”

While 2021 presented its own set of unique obstacles in an ever-changing world, FCU has been presented with unique opportunities to flourish, while continuing to give back to those who have supported us throughout the decades: our members.

## 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.

## Report of the President



Florida Credit Union experienced another year of solid, managed growth in 2021 despite the ongoing effects of 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. Last year, we were focused on you more than ever, offering numerous programs to assist both our members and member businesses during a difficult time for many.

In 2021, our loan programs were successful. Members obtained over \$686 million in new loans in 2021. Members acquired 1,068 real estate loans for a total of \$128,576,746 and 15,767 auto loans for a total of \$457,662,563. Over 31,000 other consumer loans were granted in 2021 amounting to \$24,432,717. We also provided \$75,594,231 in business loans during 2021. Additionally, we continue to attract new members. In 2021, more than 24,000 new accounts were opened. We have come a long way thanks to you, our members.

“ We constantly strive to improve our processes and services to make managing finances easy for our members. ”

Last year, we added a contactless card feature, began offering instant issue credit cards, reintroduced our construction loan product and more while continuing 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. In 2022, 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 each week. Whether inquiring about CD rates or applying for a loan, our staff is available weekdays from 8 a.m. to 8 p.m. and on Saturdays from 9 a.m. to 5 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, day or night, simply by calling a local branch.

## Report of the President (continued)



◀ **WE ADDED A CONTACTLESS CARD FEATURE,** helping us to improve the member experience by offering a touch-free way to process payments with heightened security.

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 10.82% 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 Board of Directors



Florida Credit Union was established in 1954, and for 68 years, we have been dedicated to meeting our members' needs. Back then, our first Board of Directors pledged to be focused on the members, and that has not changed. Throughout this report, you will see that Florida Credit Union is as safe and strong as ever.

In 2021, Florida Credit Union's membership experienced another year of new and exciting products and services. This year brought card enhancements such as contactless cards and instant issue credit cards, a new FCU investment center, the return of construction loans and much more. The credit union has continued to offer very competitive rates on deposit accounts and low loan rates for all products. We ended 2021 with \$1,753,770,980 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 10.82%.

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 2021 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 nearly seven decades and are determined to continue to meet and exceed member expectations while operating within sound financial guidelines.

## Mr. Andrew Sutherland

Board Chair



**Dr. Jacquelyn D. Hart**  
Vice Chair



**Dr. Barbara Buys**  
Treasurer



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



**Mr. Al Peoples**  
Director



**Mr. Lynn Jones**  
Director



**Mr. William Hopgood**  
Director

## Report of the Treasurer

Florida Credit Union is now serving over 130,000 members. As compared to credit unions statewide, Florida Credit Union tends to grow at or above average trends year after year – 2021 was no exception. All of this can be attributed to the amount of business our members conduct with us.

As of September 2021, 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 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, 2021, were \$1,753,770,980. Additionally, our capital ratio remains extremely strong at 10.82%. You can see why the Board, management and staff of your credit union are so proud of the successes we have experienced.

**Dr. Barbara Buys**

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 2021, Florida Credit Union originated over \$686 million in loans of all types. Our most popular loan products in 2021 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, 2021, 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.

**Mr. Lynn Jones, Sr.**  
Audit Committee Chair



## Member and Business Testimonials



“ Going through dialysis and getting on a transplant list is financially taxing and expensive. I would come here, deposit the check, and it would hit my account that day... It took a lot of stress off of me. ”

DEMARCUS GRAHAM    Lake City | Member for 10+ years

“ We were able to utilize our line of credit with Florida Credit Union to immediately purchase the inventory and equipment we needed to get up and running. ”

CAROL WICKHAM    Vice President | Quality Growers



“ We started a youth account for our 9-year-old daughter a couple of years ago to begin teaching her about different ways to manage her money, how to save and how to better prepare her for her financial future. ”

AMY EVANS    Ocala | Member for 20+ years

“ One thing I love about working with Florida Credit Union is you get an opportunity to share your vision, you get an opportunity to share your goals, and they're going to try to figure out how to make those goals happen. ”

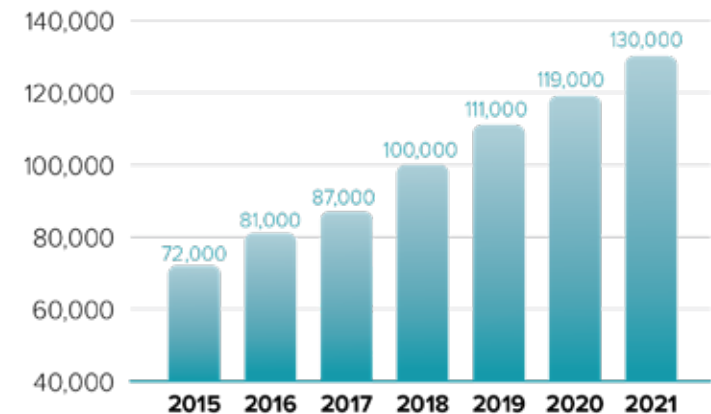
MICHAEL BEARD    President | Elevated Design & Construction



# Membership and Asset Growth

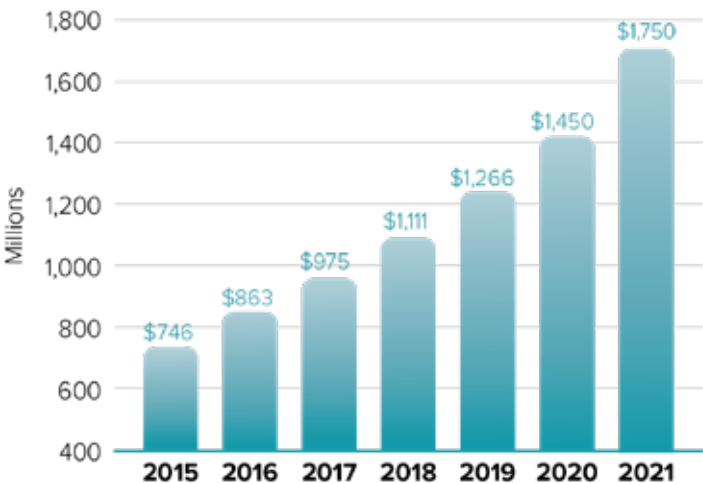
## FCU MEMBERSHIP

Florida Credit Union continues to climb - FCU currently serves more than 130,000 members.



## FCU ASSETS

Assets increased in 2021 – Florida Credit Union has more than \$1,750,000 in assets.





## Community Involvement

Florida Credit Union began as the Alachua County Teachers' Credit Union in 1954. Owned and operated by teachers in the Alachua County School System, FCU's original goal was to provide financial resources to teachers. FCU added more school systems, community colleges and educational groups to its membership. More than 68 years and a few name changes later, we now serve more than 130,000 members throughout 48 of Florida's 67 counties, with more growth to come.

While we continue to maintain our close relationship with educators, our field of membership and our product offerings have grown, but the FCU mission remains the same: to serve our members and communities with efficient, convenient services and quality products that meet their everyday and long-term financial needs. FCU participated in more than 360 community events in 2021. With our tagline being "Member Owned. Community Proud." we actively seek opportunities to become even more deeply rooted in our community through service. We visited 85 schools and orientations during 2021's back-to-school campaign, providing pandemic-friendly boxed meals and gifts to educators. We held raffles for \$50 Visa® gift cards at each event and donated \$500 checks to the schools, totaling more than \$45,000. We utilized 20 local caterers, and 100 FCU staff members worked during these events.

Additionally, in 2021, we supported The Education Foundation of Alachua County and the Alachua County School Board with about \$70,000, benefiting many programs.

During the 2021-2022 University of Florida Men's and Women's Basketball seasons, FCU held its "Beyond the Arc" initiative. For every three-point basket made at Gator home and away games, FCU donated \$25 to The Education Foundation of Alachua County, up to \$10,000.

Our back-to-school and winter food drives were wonderful successes. Members generously contributed large quantities of needed items. For example, through FCU's Gainesville branches, 1,433 pounds of food were donated in 2021 compared with 580 pounds of food in 2020. In each region we serve, we work to donate the items to local entities, once again, showcasing our community support.

“ **Member owned.**  
**Community proud.®**  
is more than a just  
a tagline for us. It is  
the value we utilize  
as our guiding light. ”

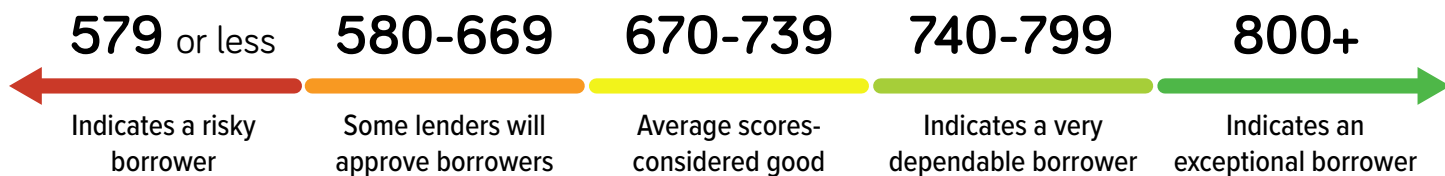
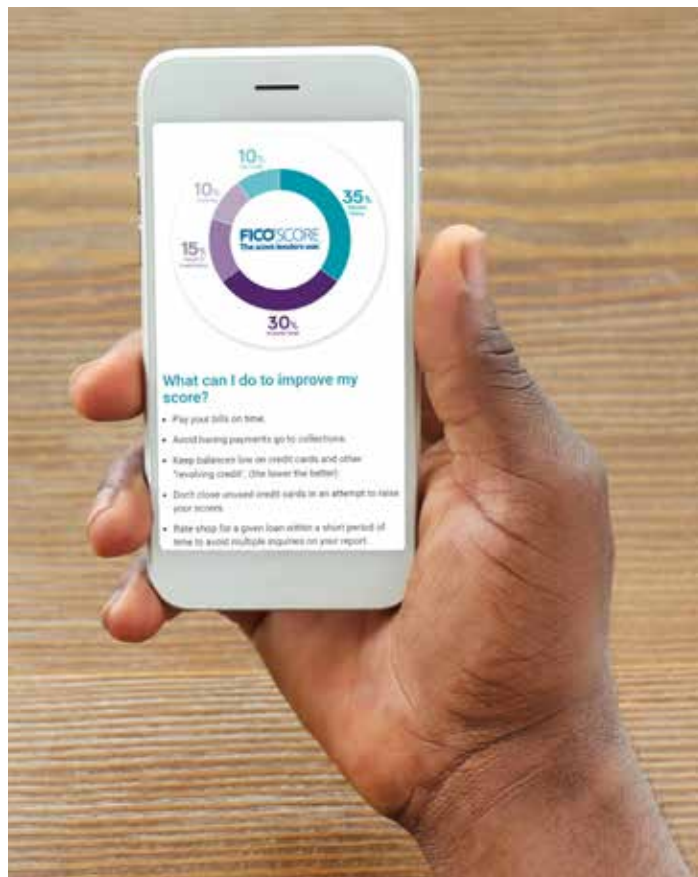
## Digital Initiatives

Florida Credit Union currently serves more than 130,000 members in 48 of Florida's 67 counties. We pride ourselves upon offering our members convenient access to their money with 11 branches and a contact center, and we are excited to be adding another branch soon to Marion County!

Not only does FCU provide convenience in-person, but through our digital platforms, we give our members anytime, anywhere access to their banking needs. Read on to learn more about some of our exciting enhancements made throughout the past year that we hope will be of great benefit to all our members.

### **FICO® Score**

By registering with FCU's online banking, members can receive their FICO® Scores for free, updated monthly. FICO® Scores summarize one's credit risk based on credit report information, and knowing one's score and how different decisions affect it is vital to getting on the right track financially. When logged in to online banking, one can see the two main factors impacting their score, and thus, take steps to improve it. The higher the FICO® Score, the more dependable the borrower.



### **FCU FAM™**

FCU FAM™ is an interactive widget added to our online and mobile banking platform, FCU Anywhere. This tool allows financial goals to be set for kids. Parents and children can electronically transfer funds between accounts as the goals are met, enjoying cash-free convenience!

Through FCU FAM™, chores can be created for children, and children can be paid for the chores, teaching the value of hard-earned money.

If kids want to make a purchase, like a new toy or video game, but don't have the funds, they can request a "loan" from their parents through FCU FAM™. The loan amount can be set as well as an interest rate, and the child will be responsible for making payments back until the end of the loan term.

Older children (with parental approval) are eligible to possess a debit card. FCU FAM™ provides parents with card controls that allow them to make decisions about their kids' purchasing power.

### **Loan Offers**

This year, FCU integrated loan offers into our digital banking platform, letting members know which loan options they automatically qualify for, including auto loans, credit cards, home equity lines of credit, personal loans and more.



### **Flora™**

Flora™ is FCU's new virtual assistant, available 24/7 to assist with your banking needs. She can check account balances, transfer money between accounts and make loan payments among many other uses.

Our members can easily bank over the phone with Flora™ by calling 1-800-284-1144 or calling their local FCU branch, and she is able to answer both general and account-specific questions.



## Mortgage - There's No Place Like Home

Home financing is not only a critical part of your financial plan, but it's also integral to your life plan. Florida Credit Union is here to make the process simple. Whether you're buying your first home, refinancing, considering a second home or investment property, we're ready to help you with a wealth of loan solutions delivered with the personal touch that comes from your local credit union.

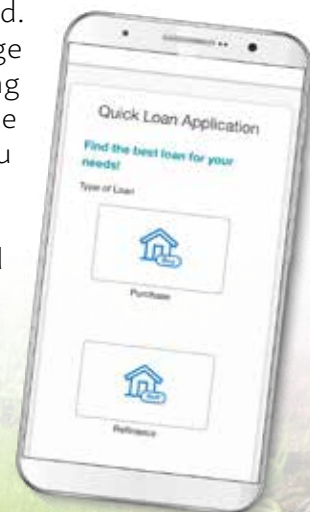
A FCU mortgage comes with a variety of options designed with you in mind. FCU members have full access to a range of mortgage loan programs including conventional, FHA, VA and USDA. In 2021, we added customizable construction loans to our offerings, furthering our ability to meet the mortgage loan needs of our members.

FCU has been in the neighborhood since 1954, and we value the communities we serve, wanting to give options for all our members. We provide loans often denied by other institutions, including loans for

manufactured homes and condos, and we offer no waiting period for bankruptcies and foreclosures.

Since we offer many loan types, you can create a personalized mortgage built for your life. Members who opt for a FCU Portfolio or Fannie Mae mortgage have their loans serviced in-house, meaning your loan stays in your backyard. Our experienced mortgage team has years of lending experience, providing peace of mind while helping you through the home journey.

FCU's products and services are designed to save members time and money, and we're proud to offer unique mortgage options made for you.



## Meet Our Mortgage Team



**Gregory Pingue**  
AVP Mortgage



**Gwendolyn Prater**  
External Mortgage  
Loan Originator



**Scott Bennett**  
External Mortgage  
Loan Originator



**Dawnyel Ray**  
External Mortgage  
Loan Originator



**Leslie Hayes-Morrison**  
Internal Mortgage  
Loan Originator



**Charles Heller**  
Internal Mortgage  
Loan Originator



**Madison Karelas**  
Internal Mortgage  
Loan Originator

### *Construction Loan Program Features*

- Up to 100% financing on primary residences, 90% LTV for second homes, 80% LTV for investment
- Fixed 15, 20 and 30 year 5/1 ARM product available
- 6, 9 and 12 month construction terms
- Land owned can be used to cover the down payment and other costs



## Your Business Banking Solution

For more than 68 years, we've helped business owners in our communities find the right solutions to address their unique needs and goals. With more than 50 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.

Although 2021 presented us all similar challenges to 2020, FCU's Commercial Services team responded swiftly and proactively to help FCU members weather the storm. The team worked diligently to process another round of Paycheck Protection Program (PPP) loans for members to help local businesses keep their doors open and operations running. FCU was able to process over \$16 million in new PPP loans and were able to help members get over \$41 million in funds forgiven from the U.S. Small Business Administration.

We know that time is money and how important both are to your business. That's why FCU offers 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 26 for a full list of available commercial business offerings.

### YOUR FCU BUSINESS TEAM



**Brian Moses**  
SVP Commercial  
Services



**Jane Harris**  
VP Senior Commercial  
Relationship Manager



**Jared Hart**  
VP Business  
Relationship Manager



**David Hooper**  
VP Business  
Relationship Manager



**Chris Logan**  
VP Business  
Relationship Manager



**Gary Schmidt**  
AVP Treasury  
Management

## 2021 HIGHLIGHTS

more  
than **50**  
combined years of  
business experience!

more  
than **\$16.6M**  
amount of new PPP loans  
generated in 2021

more  
than **\$41M**  
amount of PPP loan  
forgiveness received in 2021

more  
than **\$75M**  
amount of new commercial  
loans generated in 2021  
(PPP not included)



**CONSTRUCTION PROJECTS FINANCED BY FCU:** 1. Avid Hotel 2. C&C Properties and Investments, LLC 3. Chevron 4. Magnolia Street Hospitality, LLC 5. Historic Masonic Gainesville, LLC 6. Paul David, LLC 7. Larkin Properties, LLC

# Florida Credit Union's Senior Vice Presidents



**Wendy Koford**  
SVP Finance / CFO

**Beatrice Cherry**  
SVP Marketing

**Wesley Colson**  
SVP Credit Services

**Brian Moses**  
SVP Commercial Services

**Thom Beck**  
SVP / CIO / CTO

**Mark Starr**  
President / CEO

**Christine Suarez-Jenkins**  
SVP / CLO

**David Eckhardt**  
SVP / COO

## Florida Credit Union's Vice Presidents



**Chris Logan**  
VP Business  
Relationship Manager

**Sarah Barrett**  
VP Card Services

**Greg Purvis**  
VP Consumer Lending

**Heather Gilliam**  
VP Branch Operations  
Retail Administration

**Matthew Teoli**  
VP Digital Channels

**Michael Lopes**  
VP Systems Engineer

**Jared Hart**  
VP Business  
Relationship Manager

**Pamela Bolin**  
VP Accounting

**Brandon Coughlin**  
VP Indirect Lending

**David Hooper**  
VP Business  
Relationship Manager

**Daniel Arreola**  
VP Risk Management

**Sarah King**  
VP HR & Training

**Jane Harris**  
VP Business  
Relationship Manager

**Kirk Becker**  
VP Infrastructure Security

**Mark Starr**  
President / CEO

## Florida Credit Union's Branch AVPs



**Takenya Betterson**  
AVP Branch Operations  
Bellevue

**Robert Weil**  
AVP Butler Plaza  
Branch

**Sean Peters**  
AVP 43rd Street  
Branch

**Heather Gilliam**  
VP Branch Operations  
Retail Administration

**Michelle Warnock**  
AVP Starke  
Branch

**Quan Freeman**  
AVP Maricamp  
Branch

**Wade Hamilton**  
AVP 13th Street  
Branch

**Lisa Martin**  
AVP Country  
Oaks Branch

**Alissa Myers**  
AVP Ocala  
Branch

**David Eckhardt**  
SVP / COO Administration

**Mindy Grimes**  
AVP Silver Springs  
Branch

**Jennifer Patrick**  
AVP Lake City  
Branch

**Katrina Wright**  
AVP Haile Market  
Square Branch

**Ladonna Pollard**  
AVP Branch Operations  
Contact Center

*Not Pictured: **Brian Leatherman**, AVP DeLand Branch*

## The Future of FCU

The Buchholz Bobcat Branch is a community project that is very important to Florida Credit Union. Many of our Bobcat students continue employment with FCU after graduation, with some former Bobcats having worked for FCU during the past 20+ years.

The Bobcat Branch is run under the supervision of five managers, with two operating the branch during the morning and three during both lunches. All FCU and school policies are enforced to ensure security at the high school branch, including no cellphones, checking ID for transactions and locking the vault at all times. The Bobcat Branch supplies members with age-appropriate products and services.

A priority for the 2021-2022 school year has been to focus upon opening more new accounts and increase digital account activity. Incentives, such as monthly raffles and gifts, and morning announcement broad-



casts have been implemented to further educate teachers and students about the branch's offerings. FCU Anywhere has been promoted more as a means of convenient account upkeep during times of a pandemic and beyond.

The Bobcat Branch has forged a bond between the credit union and the community's youth, and we look forward to continuing to build upon this relationship going forward.

# Statement of Financial Condition

As of December 31, 2021

## Assets:

2021

Loans	\$ 1,365,780,860
Less: Allowance for Loan Loss	\$ (15,832,944)

<b>Net Loans</b>	<b>\$ 1,349,947,916</b>
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Cash on Hand	\$ 6,815,988
Investments, at Amortized Cost	\$ 335,655,659
Fixed Assets, Less Accumulated Depreciation	\$ 21,761,229
NCUSIF Deposit	\$ 12,858,148
Other Real Estate Owned	\$ 107,112
Loans Held for Sale	\$ 1,056,325
Other Assets	\$ 25,568,603

<b>Total Assets</b>	<b>\$ 1,753,770,980</b>
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## Liabilities and Members' Equity:

2021

Members' Shares & Savings Accounts	\$ 1,416,696,709
Non-Member Deposits	\$ 96,170,000
Accounts Payable	\$ 11,868,190
FHLB Borrowing	\$ 30,000,000
Other Accrued Liabilities	\$ 9,273,465

<b>Total Liabilities</b>	<b>\$ 1,564,008,364</b>
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## Members' Equity:

Regular Reserve	\$ 2,519,688
Undivided Earnings	\$ 187,242,928
Unrealized Gain/(Loss) on Security	0

<b>Total Equity</b>	<b>\$ 189,762,616</b>
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<b>Total Liabilities and Members' Equity</b>	<b>\$ 1,753,770,980</b>
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# Statement of Operations

As of December 31, 2021

## Income:

2021

Interest on Loans	\$ 68,933,618
Income on Investments	\$ 458,309
Other Income	\$ 32,809,317
<b>Total Income</b>	<b>\$ 102,201,244</b>

## Expenses:

Employee Compensation and Benefits	\$ 25,170,575
Office Operations	\$ 8,476,450
Office Occupancy	\$ 2,191,463
Professional and Outside Services	\$ 7,266,208
Provision for Loan Loss	\$ 4,391,000
Education and Promotional	\$ 4,203,690
Loan Servicing	\$ 4,771,589
Other Miscellaneous	\$ 1,121,084
<b>Total Expenses</b>	<b>\$ 57,592,059</b>
<b>Income Before Cost of Funds</b>	<b>\$ 44,609,185</b>

## Non-Operating Gains or Losses:

Gain/(Loss) on Investments	-
Gain/(Loss) on Disposition of Assets	\$ (761,776)
Other Non-Operating Gains/(Losses)	-
<b>Total Net Income Before Cost of Funds</b>	<b>\$ 43,847,409</b>

## Cost of Funds:

Dividends and Interest	\$ 6,416,493
Interest on Borrowed Funds	\$ 418,281
<b>Net Income</b>	<b>\$ 37,012,635</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 & 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, 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

2831 NW 43rd Street  
Gainesville  
352-377-4141

### 13th Street

3720 NW 13th Street  
Gainesville  
352-377-4141

### Haile Market Square

2785 SW 91st Street  
Gainesville  
352-377-4141

### Butler Plaza North

2803 SW 42nd Street, Suite 10  
Gainesville  
352-377-4141

### Ocala

2424 SW 17th Road  
Ocala  
352-237-8222

### Silver Springs

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

### Country Oaks

9680 SW 114th Street  
Ocala  
352-237-8222

### Maricamp

10 Bahia Avenue Lane  
Ocala  
352-237-8222

### DeLand Branch

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

### Lake City Branch

586 W. Duval Street  
Lake City  
386-755-4141

### Starke Branch

2460 Commercial Drive  
Starke  
904-964-1427

## LEGEND

- ★ BRANCH LOCATION
- FCU SERVICE AREA

*coming soon!*

### Mailing Address

P.O. Box 5549  
Gainesville, FL 32627-5549

### Outside Local Calling Areas

800-284-1144

Visit FCU Online

[www.flcu.org](http://www.flcu.org)



Coming Soon!



## FCU Belleview Branch

Florida Credit Union will open its 12th branch in the latter portion of 2022 with the opening of the Belleview location.

FCU implemented a comprehensive study to determine this location above other markets, further expanding upon our four branches in Marion County. Many existing members call southern Marion County and more specifically, Belleview, home, and the Marion County region has experienced massive population growth throughout the past couple years. For these reasons, FCU decided Belleview is a community in which we want to further invest and establish permanent roots.

The FCU Belleview Branch will be located in the new Publix shopping center. Our other branches have been very successful when in close proximity to Publix and Wal-Mart locations, due to their convenience and traffic levels.

While online and mobile banking are widely-used, branches provide a place for financial advice, account opening and personal service for the members who prefer the more traditional banking method, and we look forward to integrating FCU into the Belleview community.



