



# 2022

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.

## 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.

## 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, the real FCU difference is in the very nature of our organization. As a financial services cooperative, defined as “involving mutual assistance in working toward a common goal”, we are owned by our members, making you part owner of one of the fastest growing financial institutions in the state.

While many things may change in an industry like ours, it's good to know our commitment to you is unwavering. Florida Credit Union has been in this community for over 68 years and while the other institutions may come and go, your credit union can't be bought or sold.

The goal of a bank is to maximize the profit of its stockholders and investors. Members own FCU, not stockholders. Profits earned are retained as capital to meet regulatory requirements and for expansion of the credit union and its service offerings. Our goal is 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.

“Florida Credit Union has been  
in this community for  
**over 68 years**”



# Cooperative Principles

Florida Credit Union continues to operate under the cooperative principles of:

## **1. 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.

## **2. Democratic Member Control**

The member/owners of Florida Credit Union choose the individuals who serve as elected trustees.

## **3. Member Economic Participation**

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

## **4. Autonomy and Independence**

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

## **5. Education, Training, and Information**

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

## **6. Cooperation Among Cooperatives**

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

## **7. Concern for the Community**

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

## **8. 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.



**Dr. Barbara Buys**  
Board Chair



**Ms. Judy Johnson, J.D.**  
Vice Chair



**Mr. Alfred Peoples**  
Treasurer



**Mr. Lynn P. Jones, Sr.**  
Secretary



**Mr. William Hopgood**  
Director



**Mr. Andrew Sutherland**  
Director



**Ms. Faye McKnight**  
Director



**Ms. Kara Brown**  
Director

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## Report of the Board of Directors

Florida Credit Union was established in 1954. For 68 years, we have been dedicated to meeting our members' needs. As you read the 2022 Annual Report, you will notice that Florida Credit Union is as safe and strong as ever.

In 2022, Florida Credit Union's membership experienced another year of new and exciting products and services. This year brought us a new branch in Belleview and a credit and debit card processing conversion. This conversion allows us to offer better technology and card services to our membership. Through a rapidly changing rate environment, FCU has continued to offer competitive rates on deposit accounts and low loan rates for all products. We ended 2022 with \$1,967,340,965 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 11.42%.

Meeting the needs of our membership is the primary responsibility of your Board of Directors. We must ensure all operations are performed safely and soundly. The reports included in the 2022 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 committed to continue to meet and exceed member expectations.

**Dr. Barbara Buys**  
Board Chair



## Report of the President



Florida Credit Union experienced a great year in 2022 and accomplished many initiatives throughout the organization. This growth is attributed to you, the owners of the credit union, for taking advantage of our services, deposits, loans, and electronic products. Our decisions continue to be focused on meeting members' needs and expectations now and into the future.

In 2022, our loan programs were successful, and our members received over \$753 million in new loans. Members obtained 1,285 real estate loans for a total of \$86,849,503 and 16,240 auto loans for a total of \$509,879,033. Over 39 thousand other consumer loans were granted in 2022 amounting to \$92,556,511. We also provided \$64,291,133 in business loans in 2022. Additionally, we continue to attract new members. In 2022, over 24,900 new accounts were opened. We have come a long way thanks to you, our members.

Last year, we opened a new branch in Belleview. We converted our credit and debit card program to allow us to offer better services and technology for our members. We also added new loan products, enhanced member fraud protection, and much more while continuing to provide state-of-the-art experiences for our members through our electronic channels.

We constantly strive to improve our processes and services to make managing finances easy for our members. In 2023, 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 efficiently and conveniently.

“ Our decisions continue to be focused on  
***meeting members' needs  
and expectations***  
now and into the future.”



We will also continue to focus on our facility and service needs. We are in the process of building a new branch in The Villages area. 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 “around the clock” availability. You can talk to a fully-qualified loan officer anytime of the day or night.

The Board and management of FCU will continue to operate your credit union safely, using sensible decisions that are rooted by the needs of the membership. Our capital ratio of 11.42% 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 team 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 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 Treasurer

Florida Credit Union is now serving over 140,000 members. Florida Credit Union continues to grow at or above peer averages year after year – 2022 was no exception. All of this can be attributed to our members and the business they conduct with us.

As of September 2022, 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, 2022 were \$1,967,340,965. Additionally, our capital ratio remains extremely strong at 11.42%. You can see why the Board, management, and staff of your credit union are so proud of the successes we have experienced.

### **Mr. Alfred Peoples**

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 2022, Florida Credit Union originated over \$753 million in loans of all types. Our most popular loan products in 2022 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 Warren Averett. The comprehensive audit, as of September 30, 2022, 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. Andrew Sutherland**  
Audit Committee Chair



## Reviews and Testimonials



**Michael Beard**

PRESIDENT | ELEVATED DESIGN & CONSTRUCTION

“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.”

**Hannah S.**

STARKE BRANCH | ★★★★★

“Absolutely wonderful! Clean. The associates are knowledgeable of their products, policies, etc. Wonderful time management skills in seeing and helping customers with their needs. The associates are kind and helpful.”

**Jason P.**

SILVER SPRINGS BRANCH | ★★★★★

“They are very helpful and good with customer service. They have a lot going on and they are well rounded in knowing how to accommodate each customer. Helps with what you need in the banking world.”

**Guy W.**

BELLEVUE BRANCH | ★★★★★

“I’m big on customer service and customer experience, and feel I must give a shout out to the folks at the branch in Bellevue for their 5-star customer service and professionalism in facilitating my transition to Florida Credit Union.”



**Cornelia Holbrook**

OWNER | SWEETWATER INN

“Businesses have gone through so much in the past three years, and FCU has been with Sweetwater Inn every step of the way. I moved from another bank four years ago, and that was the best decision I have made in a long time!”

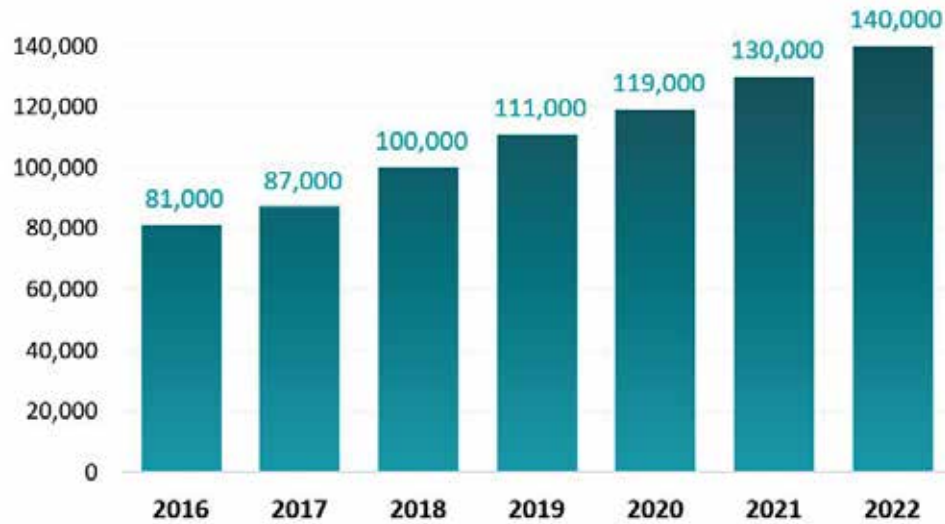
**Brian M.**

HAILE BRANCH | ★★★★★

“It is always a pleasure to do business here at the Haile FCU branch. Cheerful, friendly, knowledgeable staff who know their business.”

# Membership and Asset Growth

## FCU Membership



## FCU Assets





# FCU Gives Back to the Community

FCU participated in more than 360 community events in 2022, following our “Member Owned. Community Proud.” mission! We visited nearly 100 schools and orientations during 2022’s back-to-school campaign, providing meals and gifts to educators. We held \$50 Visa® gift card raffles at each event, and brought \$500 donation checks for each school we visited. We partnered with more than 20 local caterers, and around 100 FCU staff members volunteered during these events.

During the 2022-2023 University of Florida Men’s and Women’s Basketball seasons, FCU is once again holding its “Beyond the Arc” initiative. For every three-point basket made at Gator home and away games, FCU is donating \$25 to The Education Foundation of Alachua County. Last year, during its first campaign, FCU donated \$11,700 to the Foundation.



# Member owned. Community proud.® Since 1954.

We also held the first ever “Pet of the Game” initiative in partnership with UF’s Football program. Running throughout the season, Gator fans submitted pictures of their pets and voted for a weekly winner. FCU donated \$10 to the Humane Society of North Central Florida for every picture submission, resulting in a \$5,690 donation.

We continued local charity initiatives in our branches with our winter food and back-to-school drives. We also brought back a favorite, the pet supply and food drive, benefitting six different organizations. We’d like to thank our members for the generosity they’ve shown time after time!

*Florida Credit Union is more than just a financial institution – we are part of an evolving community, and it’s our job to help make it thrive.*







## Digital Initiatives

Florida Credit Union currently serves more than 140,000 members in 48 of Florida's 67 counties. We pride ourselves upon offering our members convenient access to their money with 12 branches and a contact center, and we are excited to be adding another branch soon in The Villages!

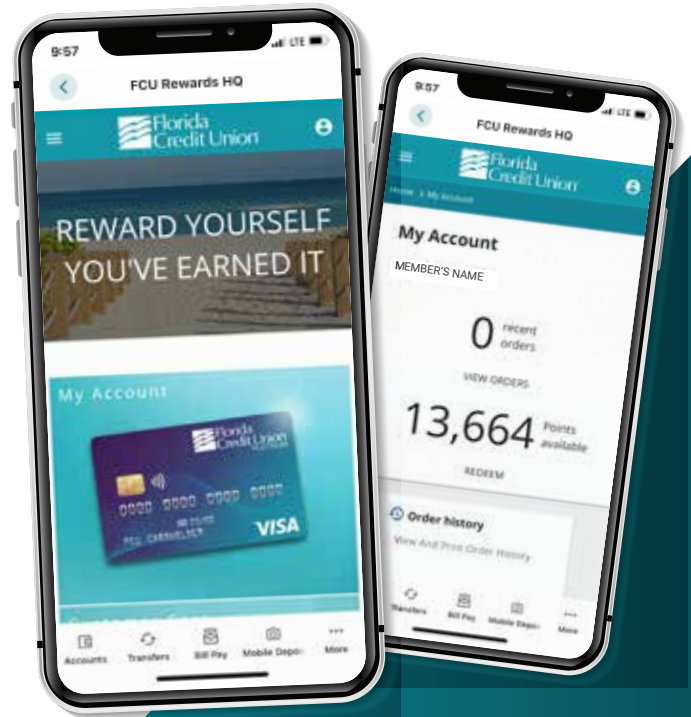
Not only does FCU provide convenience in-person, but through our digital platforms, we give our members anytime, anywhere access to their banking needs. Read on to learn more about some of our enhancements made throughout the past year that we hope will be of great benefit to all our members.

### Digital Services Enhancements

We improved the FCU Anywhere user interface to become more intuitive and allow members to find what they need within the online and mobile banking platform faster. FCU also improved the online loan payment service. This system, used to make payments toward your FCU loans with funds from another financial institution, is more user friendly.

### Launch of FCU Rewards HQ

The Visa® credit card rewards program was upgraded in the 4th quarter of 2022. Members can benefit from top-of-the-line merchandise, gift cards from well-known merchants, event tickets, and a better cash back experience (for Wave cardholders). FCU Rewards HQ account information is accessible right from FCU Anywhere online and mobile banking and points are easier to redeem.



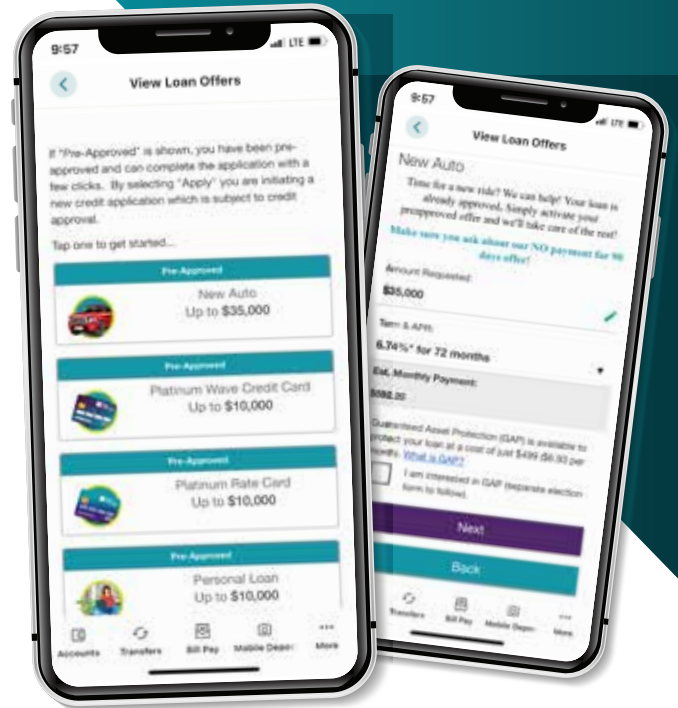
## Pre-Approved Loan Offers

FCU integrated pre-approved loan offers into our digital banking platform. This lets members know which loan options they automatically qualify for, including auto loans, credit cards, home equity lines of credit, personal loans, and more. Launched in late 2021, thousands of members took advantage of the convenience of pre-approved offers in 2022.

In 2022, we also launched a new same-day line of credit product, SmartLine™. This new line of credit is available through FCU Anywhere digital banking. With this pre-approved offer, it takes only minutes to complete the application and receive the funds.

## Flora®

Flora® is FCU's virtual assistant, available 24/7 to assist with your banking needs. She can check account balances, transfer money between accounts, make loan payments, and answer both general and account-specific questions. Our members can easily bank over the phone with Flora® by calling 1-800-284-1144 or calling their local FCU branch. In 2022, Flora® had over 390,000 interactions with our members.



## Two-Factor Authentication

Security is very important to us at Florida Credit Union. Amidst a period of common fraudulent activity, ensuring our members are safe is our utmost priority. That's why we are always working to introduce new security options to help members. Our latest addition is offering two-factor authentication through an authenticator! An authenticator is an app that uses a time-based, one-time passcode that will be required to access your online banking account and to perform specific transactions. Within FCU Anywhere, members can replace current two-factor authentication methods, such as SMS texting, email, and phone calls with an authenticator app. While the current options are certainly safe, we recommend using an authenticator, as it's the most secure option available.





## Mortgage - There's No Place Like Home

Years of mortgage lending experience, delivered with the personal touch that only comes from your credit union, makes Florida Credit Union an ideal full-service mortgage lender. We understand that real estate financing is a critical part of your financial plan and we're here to help.

Whether you're buying your first home, refinancing an existing mortgage, or considering a second or vacation home, our mortgage professionals are always ready to meet your needs with a wealth of home loan solutions. FCU provides our members with access to a full range of mortgage programs, including conventional, FHA, VA, and USDA loans. We often approve loans denied by other institutions, including loans for manufactured homes and condos, and we offer no waiting period for bankruptcies and foreclosures.

A Florida Credit Union mortgage, comes equipped with a variety of options to choose from depending on your needs. 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 receive a FCU Portfolio or Fannie Mae

mortgage have their loan serviced in-house, which means your loan stays right in your community, where it belongs.



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### We've expanded our Construction Loan Program with features such as:

- Eligible properties are single-family homes, mobile homes with land, modular dwellings
- Land owned can be used to cover the down payment and other costs
- Up to 100% financing on primary residences and 80% LTV for investment
- Fixed 15, 20, and 30 year 5/1 ARM product available
- 6, 9, and 12 month construction terms



# Meet Our Mortgage Team

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Our experienced mortgage team has years of lending experience, providing peace of mind while helping you through the home journey.



**Gregory Pingue**  
AVP Mortgage  
Origination



**Charles Heller**  
Internal Mortgage  
Loan Originator



**Gwendolyn Prater**  
External Mortgage  
Loan Originator



**Kaylen Moore**  
External Mortgage  
Loan Originator



**Robert Velez**  
Internal Mortgage  
Loan Originator



**Scott Bennett**  
External Mortgage  
Loan Originator



**Tim McDermott**  
External Mortgage  
Loan Originator

*Not Pictured:* **Joshua Hunt**, Internal Mortgage Loan Originator



## Your Business Banking Solution

We have 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.

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 and 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 Business  
Relationship Manager



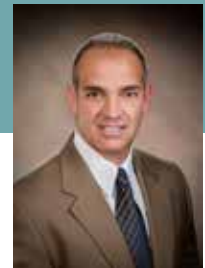
**Chris Logan**  
VP Business  
Relationship Manager



**Jared Hart**  
VP Business  
Relationship Manager



**Tyler Melvin**  
VP Business  
Relationship Manager



**Gary Schmidt**  
AVP Treasury  
Management

## 2022 Highlights

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

more  
than **\$64M**  
*amount of new commercial  
loans in 2022*

more  
than **\$32M**  
*amount of new commercial  
deposits in 2022*



**CONSTRUCTION PROJECTS FINANCED BY FCU:** 1. Hudson Station ALF 2. Duval Station ALF 3. Santa Fe RV Park  
4. Downtown Gainesville Hyatt 5. Ansley Way Student Housing 6. Arbor Green Office Park



## Florida Credit Union's Senior Vice Presidents

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**Wendy Koford**  
SVP Finance / CFO

**Thom Beck**  
SVP / CIO / CTO

**Beatrice Cherry**  
SVP Marketing

**Mark Starr**  
President / CEO

**Wesley Colson**  
SVP Credit Services

**Christine Suarez-Jenkins**  
SVP / CLO

**Brian Moses**  
SVP Commercial Services

**David Eckhardt**  
SVP / COO

# Florida Credit Union's Vice Presidents

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**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

**Tyler Melvin**  
VP Business  
Relationship Manager

**Daniel Arreola**  
VP Risk Management

**Sarah King**  
SVP HR & Training

**Jane Harris**  
VP Business  
Relationship Manager

**Kirk Becker**  
VP Infrastructure Security

**Mark Starr**  
President / CEO

# Florida Credit Union's Branch AVPs

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**David Eckhardt**  
SVP / COO  
Administration



**Heather Gilliam**  
VP Branch Operations  
Retail Administration



**Wade Hamilton**  
AVP Branch Operations  
13th Street



**Sean Peters**  
AVP Branch Operations  
43rd Street



**Takenya Betterson**  
AVP Branch Operations  
Bellevue



**Robert Weil**  
AVP Branch Operations  
Butler Plaza



**Ladonna Pollard**  
AVP Branch Operations  
Contact Center



**Georgia Nortsrom**  
AVP Branch Operations  
Country Oaks



**Brian Leatherman**  
AVP Branch Operations  
DeLand



**Katrina Wright**  
AVP Branch Operations  
Haile Market Square



**Jennifer Patrick**  
AVP Branch Operations  
Lake City



**Quan Freeman**  
AVP Branch Operations  
Maricamp



**Alissa Myers**  
AVP Branch Operations  
Ocala



**Mindy Grimes**  
AVP Branch Operations  
Silver Springs



**Michelle Warnock**  
AVP Branch Operations  
Starke





## Coming Soon! FCU Trailwinds Branch at The Villages

Florida Credit Union will open its 13th branch in 2023 in the Trailwinds Village shopping center.

FCU determined that this location, over others, would be the best option for expanding our branch footprint south of Marion County. Marion, Sumter, and Lake County region has experienced massive population growth throughout the past few years. For these reasons, FCU decided The Villages is a growing community in which we want to further invest and establish permanent roots.



# Statement of Financial Condition

as of December 31, 2022

## Assets:

2022

|                               |                         |
|-------------------------------|-------------------------|
| Loans                         | \$ 1,586,718,138        |
| Less: Allowance for Loan Loss | \$ (15,853,460)         |
| <b>Net Loans</b>              | <b>\$ 1,570,864,678</b> |

|   |                         |
|---|-------------------------|
| Cash on Hand                                | \$ 6,251,329            |
| Investments, at Amortized Cost              | \$ 312,667,850          |
| Fixed Assets, Less Accumulated Depreciation | \$ 25,199,978           |
| NCUSIF Deposit                              | \$ 14,497,436           |
| Right of Use Asset for Leases               | \$ 4,551,086            |
| Other Real Estate Owned                     | \$ 21,379               |
| Loans Held for Sale                         | \$ 750,200              |
| Other Assets                                | \$ 32,537,029           |
| <b>Total Assets</b>                         | <b>\$ 1,967,340,965</b> |

## Liabilities and Members' Equity:

|                                      |                         |
|--------------------------------------|-------------------------|
| Members' Shares and Savings Accounts | \$ 1,588,854,312        |
| Non-member Deposits                  | \$ 66,144,000           |
| Accounts Payable                     | \$ 13,601,345           |
| FHLB Borrowing                       | \$ 60,000,000           |
| Other Accrued Liabilities            | \$ 13,992,550           |
| <b>Total Liabilities</b>             | <b>\$ 1,742,592,207</b> |

## Members' Equity

|                                    |                       |
|------------------------------------|-----------------------|
| Regular Reserve                    | \$ 2,519,688          |
| Undivided Earnings                 | \$ 222,229,070        |
| Unrealized Gain/(Loss) on Security | 0                     |
| <b>Total Equity</b>                | <b>\$ 224,748,758</b> |

|  |                        |
|--|------------------------|
| <b>Total Liabilities and Members' Equity</b> | <b>\$1,967,340,965</b> |
|--|------------------------|

# Statement of Operations

as of December 31, 2022

## Income:

2022

|                       |                      |
|-----------------------|----------------------|
| Interest on Loans     | \$ 74,013,151        |
| Income on Investments | \$ 5,218,780         |
| Other Income          | \$ 32,340,220        |
| <b>Total Income</b>   | <b>\$111,572,151</b> |

## Expenses

|                                    |                      |
|------------------------------------|----------------------|
| Employee Compensation and Benefits | \$ 27,854,591        |
| Office Operations                  | \$ 9,744,802         |
| Office Occupancy                   | \$ 2,400,063         |
| Professional and Outside Services  | \$ 8,186,570         |
| Provision for Loan Loss            | \$ 6,549,813         |
| Education and Promotional          | \$ 4,968,790         |
| Loan Servicing                     | \$ 4,644,318         |
| Other Miscellaneous                | \$ 1,579,584         |
| <b>Total Expenses</b>              | <b>\$ 65,928,531</b> |

**Income Before Cost of Funds: \$ 45,643,620**

## Non-Operating Gains or Losses:

|  |                      |
|--|----------------------|
| Gain/(Loss) on Investments                   | -                    |
| Gain/(Loss) on Disposition of Assets         | \$ (1,440,517)       |
| Other Non-operating Gains/(Losses)           | -                    |
| <b>Total Net Income Before Cost of Funds</b> | <b>\$ 44,203,103</b> |

## Cost of Funds:

|                            |                      |
|----------------------------|----------------------|
| Dividends and Interest     | \$ 8,836,056         |
| Interest on Borrowed Funds | \$ 377,181           |
| <b>Net Income</b>          | <b>\$ 34,989,866</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 and 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 and lines of credit
- Mortgages
- Home equity loans and lines of credit
- Visa® debit cards
- Visa® credit cards
- Insurance (life, AD&D, and HAP)

## 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 and Quickbooks downloads

## Convenience Services

- 12 locations
- 24-hour loan center
- Chat and text communication
- Extended hours at contact center and select branches
  - Mon - Fri 8 a.m. to 8 p.m.
  - Saturday 9 a.m. to 5 p.m.
- Local, fast decisions

## Electronic Services

- Online banking
- Online bill pay
- Flora® 24/7 virtual assistant
- Mobile banking
- Mobile bill pay
- Mobile check deposit
- Digital wallet
- Online loan and account 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 Branch  
2831 NW 43rd St.  
Gainesville  
352-377-4141

13th Street Branch  
3720 NW 13th St.  
Gainesville  
352-377-4141

Haile Market Square Branch  
2785 SW 91st St.  
Gainesville  
352-377-4141

Butler Plaza North Branch  
2803 SW 42nd St., Suite 10  
Gainesville  
352-377-4141

Ocala Branch  
2424 SW 17th Rd.  
Ocala  
352-237-8222

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

Bellevue Branch  
10303 US Highway 441  
Bellevue  
352-237-8222

Country Oaks Branch  
9680 SW 114th St.  
Ocala  
352-237-8222

Maricamp Branch  
10 Bahia Ave. Ln.  
Ocala  
352-237-8222

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

Lake City Branch  
586 W Duval St.  
Lake City  
386-755-4141

Starke Branch  
2460 Commercial Dr.  
Starke  
904-964-1427



**Mailing Address**  
P.O. Box 5549  
Gainesville, FL 32627-5549

**Outside Local Calling Areas**  
800-284-1144

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