

FOR ANY PURPOSE

LOANS

All residents of your county can join Florida Credit Union.

**43rd Street Office**

2831 NW 43rd St.  
Gainesville  
352-377-4141

**Ocala Office**

2424 SW 17 Rd.  
Ocala  
352-237-8222

**Advantage Center**

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

**Advantage Center  
at Ocala**

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

**Haile Market Square**

2785 SW 91 St.  
Gainesville  
352-377-4141

**Country Oaks Office**

9680 SW 114th St.  
Ocala  
352-237-8222

**Lake City Office**

586 West Duval St.  
Lake City  
386-755-4141

**Starke Office**

2460 Commercial Dr.  
Starke  
904-964-1427

**Mailing Address**

P.O. Box 5549  
Gainesville, FL 32627-5549  
Outside Local Calling Areas  
**(800) 284-1144**



Visit Florida Credit Union  
on the Web: [www.fcu.org](http://www.fcu.org)



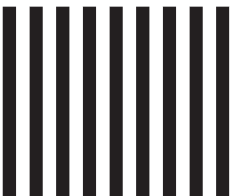
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FLORIDA CREDIT UNION  
PO BOX 5549  
GAINESVILLE FL 32627-9985



### Loans for Any Purpose

FCU offers many types of loan products including Personal loans, Visa Credit Cards, Lines of Credit, Motorcycle Loans, Home Equity loans and lines of credit, Mortgages, and even Commercial Loans.

### eCredit – It’s There Before You Need It.

eCredit is an electronic account that gives you added spending power. It can protect your checking account in case of miscalculations, or provide a little extra money to hold you over until payday. Depending on the limit you receive, you can even use it for large purchases.

eCredit is a line of credit, similar to a credit card, but with very convenient ways to access and use money. We tie your checking account to eCredit, then when you write a check or use your debit card, eCredit can be easily accessed. Your eCredit account is also linked in FCU’s Online Banking, so you can transfer to and from your account as you see fit.

### Visa® Credit Cards

Whether you are in the building stages of your credit history, looking to upgrade your everyday credit card, or have an established credit history, Florida Credit Union has a credit card to fit your needs. FCU’s Visa Credit Cards offer no annual fee on most cards, no balance transfer fees, no minimum finance charges, and low, non-variable rates.

### Home Equity Loans

Use the equity in your home to consolidate debt into one low monthly payment, pay for your child’s college education, make home improvements, or even take that dream vacation! You’ve worked hard for your home, now make it work hard for you! FCU has many different options to fit your needs.

### Debt Consolidation Loans

Are you looking to consolidate high-interest loans and be free from debt once and for all? FCU has debt solutions for you – even if you don’t own a home or have little to no equity. Ask about our debt consolidation loans to start saving today.

### Save Money by Refinancing

If you have a loan from another financial institution, refinance it with FCU for instant savings. We can help lower your monthly payments, save money on the overall term of the loan, or both.

### Payment Protection

Preserve your financial future and make sure you and your loved ones are financially secure. Payment protection coverage provides a valuable safety net by making loan payments in the event of a disability, death or involuntary unemployment of a covered member. For your convenience, your premium is included in your loan payments so there’s no extra payment to make.

### Score Enhancement and Credit Analysis

Florida Credit Union offers free credit counseling to help you identify the best plan for your finances. It’s a no-cost, risk-free opportunity to pay off existing loans and get ready for your big purchases in life, such as buying a car.

### Loan Decisions 24/7

FCU Loan Officers are available by phone 24 hours a day, 7 days a week. Just call your local FCU branch to get your loan application started.



I am not currently a member of FCU. Please send me information regarding establishing membership.  
Please mail application to: **PO Box 5549 Gainsville, FL 32627-5549**

**Yes, I want to start saving money today!**

Name \_\_\_\_\_ FCU Account Number (if applicable) \_\_\_\_\_ Social Security Number \_\_\_\_\_ Date of Birth \_\_\_\_\_ / /

Street Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Monthly Rent/Mortgage \_\_\_\_\_

I'm interested in:  
 Personal Loans     Auto Loans     Visa Credit Cards     Other \_\_\_\_\_  
 ( ) ( ) \_\_\_\_\_  
 Day Phone \_\_\_\_\_ Evening Phone \_\_\_\_\_ Employer \_\_\_\_\_ Date of Hire \_\_\_\_\_

I authorize Florida Credit Union to make or authorize any credit or employment inquiries necessary and authorize the creditors/employers to release any requested information to Florida Credit Union. I acknowledge that additional information will be required.

Signature \_\_\_\_\_ Date \_\_\_\_\_

Seal with tape before mailing back or return to any FCU office or fax to (352) 381-3593