

## Commercial Services

### Products and services designed to help your business succeed

FCU has the same great lineup of services for businesses. Visit any branch or contact the commercial services department for personalized assistance.

- Free and Dividend Checking
- Money Market Accounts
- Certificates
- Vehicle/Equipment Loans
- Lines of Credit
- Real Estate Loans
- Merchant Processing Solutions
- ADP Payroll Services
- Merchant Capture

FCU deposits are federally insured to \$250,000 by the National Credit Union Administration (NCUA).



## 24-Hour Access

### Stay connected all day, every day

Wherever you are, at any time of day, you can access your accounts at Florida Credit Union. Convenient, secure technology gives you access to your accounts and access to your money when you want, how you want, and from where you want.

Go online, use the phone or visit convenient ATMs nationwide for total access to your money. All of these services are simple and user-friendly, with the latest security features in place to keep your account information confidential.

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

### Free Online Banking

- Get up to the minute account information
- Transfer funds between FCU accounts or from external accounts
- Pay unlimited number of bills online
- View and pay eBills
- Manage your budget and spending
- Stop payments
- Obtain eStatements
- Set up eAlerts to better manage your account
- View cleared checks

### Telephone access via Info 24

#### Access your accounts

Available 24/7 by calling your local office, press "8"

#### Apply for a loan

Fully qualified loan officers available 24 hours a day, 7 days a week

Apply for mortgage loans, auto loans, credit cards, or any other loan type

#### Get answers fast



All residents of your county can join Florida Credit Union.

#### 43rd Street

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

#### Advantage Center

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

#### Haile Market Square

2785 SW 91 St.  
Gainesville  
352-377-4141

#### Lake City

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

#### Ocala

2424 SW 17 Rd.  
Ocala  
352-237-8222

#### Advantage Center at Ocala

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

#### Country Oaks

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

#### Starke

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)



Welcome

We're Glad You're Here

## Welcome!

Florida Credit Union is a unique financial institution whose sole purpose is to serve the personal and commercial needs of its members.

Now that you're a member, you'll begin to discover all the ways Florida Credit Union can help you meet your financial goals and exceed your expectations.

Use this Membership Kit to guide you through the products and services available to you. Please contact the credit union at any time for friendly, personal service.

## Services

### More benefits for our members

Sometimes, your needs extend beyond financial packages like checking accounts and loans. That's why you can count on Florida Credit Union to give you more services and member benefits.

FCU members enjoy a variety of free and low-cost services including:

- Long lobby hours at all branches – open until 6 pm weeknights and 1 pm Saturdays
- Extended lobby hours at Advantage Center locations – open until 8 pm weeknights and 5 pm Saturdays
- Loan officers available by phone 24 hours a day, 7 days a week
- Apply for loans in person, over the phone, or online
- Free Auto Advisory service to help you purchase the right vehicle at the right price
- Free 24-hour telephone transactions with Info 24
- Free online banking
- Free online bill payer
- Free, unlimited POS transactions
- Free cash back at POS terminals (retail stores, etc)
- Surcharge free ATM transactions at FCU and Presto ATMs
- Free direct deposit
- Free payroll deduction
- Retirement and financial planning through FCU's partnership with SWBC Investment Services
- Life Insurance products through FCU's partnership with Vantis Life
- Free budgeting and consumer financial education through Balance
- Free notary services
- Visa Gift Cards
- Low cost safe deposit boxes at select locations
- Free Score Enhancement – credit score education

## Savings and Investment Accounts

### Make your money work for you

Florida Credit Union offers a variety of savings and investment accounts designed for personal and business use.

It's up to you: save a little for a rainy day, or stash away a bundle for a home, college tuition or a comfortable retirement. Florida Credit Union is the wise choice.

- Savings Accounts and Certificates
- Youth Savings Account
- Money Market Account
- Individual Retirement Accounts
- A full range of investment options through FCU's partnership with SWBC Investment Services

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## Totally Free Checking Products

### Money management to fit your personal style

Florida Credit Union members don't want a "one size fits all" checking account. That's why Florida Credit Union offers a choice of checking plans so you can decide which account is best for you. The best part is – there's no minimum monthly balance requirement or fees!

- Value Checking
- Senior Checking (50 and over)
- Checking Plus
- Super Service Checking
- Super Money Market Checking
- Pinnacle Checking

### All checking accounts feature:

- Free Visa® Debit Card
- Deposits are federally insured by NCUA up to \$250,000
- Free online images of cleared checks
- Free online images of statements
- Free online banking
- Free online bill pay
- Unlimited check writing
- And much more!

Use your VISA Debit Card:

- Like a check - transactions deducted from your checking account
- Like a debit card - use anywhere VISA is accepted with purchases automatically deducted from your checking account
- Like an ATM card - to withdraw funds, check balances and more

Forget the high fees of other institutions. At Florida Credit Union, it's all about you!

## Mortgage Loans

### Real estate loan solutions

Buying a home can be one of the most stressful times a family can go through. Be worry-free with Florida Credit Union on your side.

### Home Mortgage solutions:

- Low Origination Fee
- No additional costs like application, processing, notary fees, etc.
- First-time home buyer loan programs
- Numerous loan types
- Expert advice on the process from start to finish
- Home Buying Seminars
- Online application

Whether you are ready for your first home or you want to move into a larger home, Florida Credit Union can be there for you every step of the way!

### Use the Equity in Your Home

Once you've built equity in your home, take advantage of low rates and make your home work for you. A home equity loan from Florida Credit Union can help you:

- Consolidate bills into one low monthly payment
- Use the money to finance your child's education
- Take that dream vacation
- Make any home improvements whether you remodel your home, add a pool, or just redecorate
- Have funds for a life event such as a wedding

## Loans for any Purpose

### Get more for the way you want to live

Whether you want to buy a new car, purchase a home, send your kids to college, take a well-deserved vacation, or reduce the amount you pay each month, Florida Credit Union can help you make your dreams come true.

Florida Credit Union's low rates and flexible terms can expand your borrowing power. Apply on the phone, online or in person; fast, friendly service ensures you'll have an answer in minutes. We have loan officers available 24 hours a day, 7 days a week – just give us a call.

FCU has a wide selection of loans available with some of the lowest rates available. We offer:

- New and Used Auto Loans
- Boat, Motorcycle, and RV Loans
- First Mortgage Loans
- Home Equity Loans and Lines of Credit
- Visa Credit Cards
- Personal/Signature Loans
- New and Used Mobile Home Loans
- Share Secured Loans
- And More!

### 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.

### 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.

You have dreams. Florida Credit Union can help you live them.

