



HOLIDAY CLOSINGS

New Year's Day
Wednesday, January 1st

Martin Luther King, Jr. Day
Monday, January 20th

Presidents' Day
Monday, February 17th

DATES TO REMEMBER

Valentine's Day
Friday, February 14th

Ash Wednesday
Wednesday, March 5th

Saint Patrick's Day
Monday, March 17th

First Day of Spring
Thursday, March 20th

FFCU Annual Meeting
Friday, April 11th

Good Friday
Friday, April 18th

Easter Sunday
Sunday, April 20th

Earth Day
Tuesday, April 22nd

REFER FRIENDS, GET CASH!



**ASK STAFF FOR DETAILS



FOLLOW US ON FACEBOOK!
FACEBOOK.COM/FLORENCEFEDERALCU

MOBILE DEPOSIT

HAVE YOU TRIED OUR NEW FEATURE?
AVAILABLE ON THE FFCU APP NOW!

Available on the
App Store

Google Play



Testimonial



Great staff that always has the most current financial information to assist me with my banking needs.

- Robert R.

WANT YOUR THOUGHTS FEATURED ON OUR FACEBOOK & INSTAGRAM PAGES? SUBMIT A TESTIMONIAL! [BIT.LY/FFCU-TESTIMONIAL](https://bit.ly/ffcu-testimonial)

ANNUAL MEETING

FRIDAY APRIL 11TH AT CROSS POINT CHURCH
DOOR PRIZES | CASH PRIZES | FOOD | MUSIC

Personal Loans as low as 9.50%

are you taking advantage of...

uChoose Rewards



MEMBER FEATURE

Temika McNairy has been a proud member of Florence Federal Credit Union for 18 years, joining in May 2006. Remarkably, the teller who opened her account almost two decades ago, was Lisa Eckl, who is now the credit union's CEO! For Temika, FFCU feels like home. "I like to go where everybody knows my name and treats me—and my family—with decency and respect," she shares.

When asked what sets FFCU apart, Temika highlights commitment. She appreciates how credit unions, unlike banks, work with members to achieve their financial goals. "You have to put in the work," she says, "but they'll help you get there."



QUARTERLY QUIZ: On what day will the 2025 Annual Meeting be held?



Main Office:
1505 North Pine St.
P.O. Box 2817
Florence, AL 35630
256-767-4700

Branch:
501 E. Tennessee St.
P.O. Box 2817
Florence, AL 35630
256-766-7264





4 Steps to Prep Your House for Cold Weather

Winter is coming...Are you ready? Prepare your home for cooler temperatures with these simple tips:



Disconnect Outdoor Pipes

Disconnect garden hoses & store. Drain any outdoor water source such as hoses, sprinkler systems, birth baths, or fountains.



Let Indoor Faucets Drip

For any indoor faucets located along an exterior wall, drip your lines when temperatures dip below freezing.



Open Sink Cabinet Doors

Opening the cabinets that hide your pipes, like the cabinet under your sink, allows more heat to flow to them, which can prevent freezing.



Close Vents & Cover Exterior Faucets

Drain exterior faucets. Then, insulate them with foam covers. Close crawl space vents to prevent cold air flow from reaching pipes under the house.

And if something needs fixing, you can rely on Florence Federal for help financing!

NEW YEAR, NEW FINANCES

FROM FREE AUTOMATED SAVINGS TOOLS LIKE OUR SAVE THE CHANGE PROGRAM TO IN HOUSE CREDIT COUNSELING AND DEBT CONSOLIDATION OPPORTUNITIES, FLORENCE FEDERAL HAS EVERYTHING YOU NEED TO TURN YOUR FINANCES AROUND IN 2025!



WORD SEARCH

Y N O I N U T I D E R C
T M O R T G A G E Q U E
N A T T A P P I H C M A
A C S A S E R A T E K L
O H Z T E R M P O H R A
L E B A D S A V E E S R
O W Y R C O V U D L W E
T A A A H N G N A O I D
U C S M Z A E W L C P E
A H N A O L R R E D E F

EMPLOYEE SPOTLIGHT

With nearly 20 years in the credit union industry, Sondra brings passion and expertise to her role as Branch Manager of our Tennessee Street branch. Starting her career as a Teller in Knoxville, she quickly advanced through roles in Member Services, Lending, and beyond. For the past five years, she's been proud to call FFCU home, where teamwork and a focus on member care set the organization apart. "We treat our members like family and always look out for their best interests," Sondra says.

Sondra's favorite part of her role is helping members discover valuable services like uChoose Rewards & Mobile Deposit. Her advice for anyone considering a credit union? "Do it! You'll feel the difference in the service & sincerity. We're here to help you succeed."



QUARTERLY QUIZ: Who is the Tennessee Street Branch Manager?

BOARD OF DIRECTORS

Roger Pope.....Chairperson
Dr. May BoldenVice Chairperson
Terrye HowellTreasurer
Pam GistSecretary
Donald CollierMember

SUPERVISORY COMMITTEE

Sabrina JohnsonChairperson
Bob LeydeVice Chairperson
Shayla Alexander.....Member

THE STATISTICS

The Statistics as of November 30, 2024

Assets: \$67,862,643.90

Shares: \$44,396,962.09

Loans: \$29,032,719.34

Credit Cards: \$659,642.59

Members: 4,018

LOAN RATES

Visa as low as 9.50% APR

Auto Loans as low as 5.95% APR

First Mortgages Prime rate 7.75% APR

Rates are subject to change at any time without notice.

For current mortgage rates please contact

Megan Crider at 256-767-4700 or

by email mcrider@ffcuonline.com.

From Your Board of Directors

In order to permit greater participation by the members in making nominations to facilitate the use of printed ballots and to expedite elections, the Board of Directors has adopted an amendment of the bylaws to provide for nomination by petition of candidates at the Annual Meeting.

The Nominating Committee was appointed by the Chairperson. Those serving are Pam Gist, Travis Powell, and Cheryl Lee. The Committee will nominate one person for each vacancy.

Nominations for vacancies may also be made by petition signed by one percent of the members with a minimum of 20 and a maximum of 500. Petitions may be picked up at the Credit Union main office.

The election will not be conducted by ballot and there will be no nominations from the floor when there is only one nominee for each position to be filled. A brief statement of qualifications and biographical data in such form as shall be approved by the Board of Directors will be included for each nominee submitted by the Nominating Committee. Each nominee by petition shall submit a similar statement of qualifications and biographical data with the petition. Each nomination shall be accompanied by a signed certificate from the nominee stating that they are agreeable to nomination and will serve if elected to office. All nominations by petition must be received at the Credit Union main office no later than **Monday, March 3, 2025**.

All nominations are required to attend an orientation before their names are placed on the ballot. Please note the election procedures below.

Election Procedures

120 Days prior to the Annual Meeting, The Chairperson of the Board of Directors shall appoint a Nominating Committee of not fewer than three members. The Nominating Committee shall nominate at least one member for each vacancy, including any unexpired term vacancy on the Board of Directors. Appointments should be made no later than **Thursday, December 12, 2024**.

90 Days prior to the Annual Meeting, the Nominating Committee shall file its nominations with the Secretary of the Credit Union. Report of the Nominating Committee should be made to the Secretary no later than **Friday, January 10, 2025**.

75 Days prior to the Annual Meeting, the Secretary shall notify in writing all members to vote that nominations for vacancies may also be made in petition signed by one percent of the members with a minimum of 20 and a maximum of 2500. Notice should be mailed not later than **Monday, January 27, 2025**.

40 days prior to the Annual Meeting, nominations by petition shall be filed with the Secretary of the Credit Union. Nominations by petition must be received no later than **Monday, March 3, 2025**.

35 days prior to the Annual Meeting, all nominations shall be posted in a conspicuous place in each Credit Union office. Nominations must be posted no later than **Friday, March 7, 2025**.

30 days prior to the Annual Meeting, all nominees will be required to attend an orientation conducted by the person selected by the Board of Directors. *(Date and Time to be announced)*.

Written ballots are required for all elections except when there is only one nominee for the Office. All elections shall be determined by plurality vote and there shall be no run off except in the case of a tie vote.

To be eligible to vote at the Annual Business Meeting, a person must have been a member on or before the last day of the month preceding the Annual Meeting. A person must have been a member on or before **Monday, March 31, 2025**.