



MEMBER FEATURE

Mark Beumer is known for his unserious nature, but he is serious about one thing - his love for Florence Federal Credit Union. For over three decades, Mark has been a proud member, even choosing to serve on the volunteer Supervisory Committee. It's an unpaid position, a fact of which he's particularly proud. "I love that we give this money back to the members instead of paying directors or shareholders exorbitant sums like banks do. It's all volunteer." The personal touch of the credit union experience is the main reason he has banked with FFCU for over 30 years. "Decisions are made here," he emphasizes, "as opposed to a bank, where the person you're speaking with is not the ultimate decision maker. Here, every decision is made locally." It's for reasons such as this, that Mark has chosen to make Florence Federal his primary Financial Institution. "All of your everyday stuff, FFCU can handle just like a bank can. Except more personally, more locally, and at a better rate."



HOLIDAY CLOSINGS

Columbus (Indigenous People's) Day
Monday, October 14th

Veterans Day
Monday, November 11th

Thanksgiving Day
Thursday, November 28th

Christmas
Wednesday, December 25th

New Year's Day
Wednesday, January 1st

DATES TO REMEMBER

Columbus (Indigenous People's) Day
Monday, October 14th

Veterans Day
Monday, November 11th

Thanksgiving Day
Thursday, November 28th

Christmas Eve
Tuesday, December 24th

Christmas Day
Wednesday, December 25th

Kwanzaa
Thursday, December 26th

New Year's Eve
Tuesday, December 31st

New Year's Day
Wednesday, January 1st

INTERNATIONAL CREDIT UNION DAY
COMPLETE OUR SURVEY FOR THE CHANCE TO WIN \$250!

WWW.BIT.LY/ICUDAY24

Did you know? KIDS UNDER AGE 12 WITH AN FFCU SAVINGS ACCOUNT ARE ELIGIBLE FOR REPORT CARD REWARDS

On the 21st night of September, our IT admin, Anthony 'Tony' Samuel, and the rest of the band Coffee Black said, 'Let's Groove Tonight!' and performed an Earth, Wind & Fire tribute concert to a packed house.

CHRISTMAS LOANS
FINANCE UP TO \$2,000. AVAILABLE NOV 4TH - DEC 6TH

Meet the new Faces
AT FLORENCE FEDERAL CREDIT UNION

JENNIFER **SAMANTHA**

QUARTERLY QUIZ: For how many years has International Credit Union Day been celebrated?

Autumn

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

WORD SCRAMBLE

Unscramble the letters to form the correct word. Hint: each of the words are a product or service offered by FFCU.

- lelze
- -----
sroplean lnoa
- a -----
psik yap
- -----
ohme yqetui
- -----
taou alno
- -----
dtrcei hyitrso
- -----
osecuoh rrdasew
- lleter
- -----
acmshitr bucl
- -----
lona tpcalinaioip
- -----
vsaing acnoutc
- -----
lbieom ppa

ANSWERS: 1. mobile deposit 2. money market 3. mortgage 4. debit card 5. auto loan 6. checking account 7. online banking 8. credit cards 9. cash back 10. savings 11. money market 12. online banking



FFCU EMPLOYEES PATTY BEAVERS & GWEN CRENSHAW TAUGHT THREE FREE FINANCIAL LITERACY CLASSES AT SOUTHWIRE LAST MONTH: TWO FOR ADULT EMPLOYEES, AND ONE FOR THE 12 FOR LIFE GRADUATES

Fraud Protection

In a sea of identical pumpkins, make sure your identity isn't the one getting picked—enjoy 24/7 debit and credit card fraud protection with FFCU.

Wishing for that 'once in a blue moon' to skip your loan payment?

Now's the time! Starting October 21st, you can apply for our Skip-A-Pay Program for the option to skip your November or December loan payment. Applications available through December 20th.

'Fall'-ow us

- Facebook
- Instagram
- LinkedIn
- YouTube

Since 1948, International Credit Union (ICU) Day has been celebrated each year on the third Thursday of October to honor the history, achievements, and dedication to financial inclusion of the global credit union movement, which serves over 403 million members worldwide.

EMPLOYEE SPOTLIGHT

"It's a great feeling being able to help someone." For Michael, there's no greater joy than helping others. For the past two years as Collections Officer, he's helped members navigate some of life's harder financial moments. Now, as FFCU's newest Loan Officer, he'll continue to put his 20 years of experience in the industry to good use, helping guide members through the loan process.

As a Sheffield native, Michael loves cheering on Alabama Football. The next time you see him, make sure to tell him, "Roll Tide"!



QUARTERLY QUIZ: What is the name of FFCU's newest Loan Officer?

BOARD OF DIRECTORS

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

SUPERVISORY COMMITTEE

- Sabrina JohnsonChairperson
- Bob Leyde.....Vice Chairperson
- Shayla Alexander.....Member

THE STATISTICS

The Statistics as of August 31, 2024

- Assets: \$68,724,918.22
- Shares: \$69,918,501.87
- Loans: \$30,122,337.38
- Credit Cards: \$675,035.43
- Members: 4,078

LOAN RATES

- Visa as low as 9.50% APR
- Auto Loans as low as 5.95% APR
- First Mortgages Prime rate 8.00% 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.