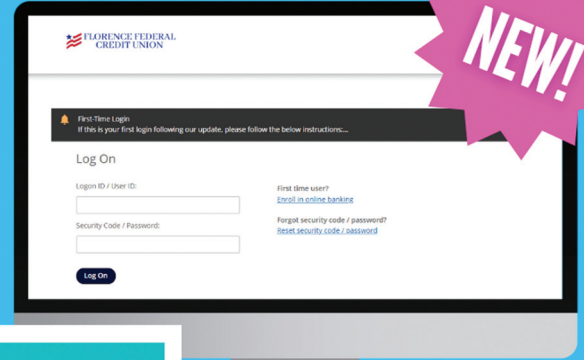




NEW ONLINE BANKING REFRESH



With new features, a new look, and navigation that's easier than ever before, our Online Banking Update has been a crowd favorite so far! Learn more about the update at www.ffcuonline.com.

HOLIDAY CLOSINGS

Memorial Day

Monday, May 27th

Juneteenth

Wednesday, June 19th

Independence Day

Thursday, July 4th

DATES TO REMEMBER

FFCU Annual Meeting

Friday, April 19th

Cinco de Mayo

Sunday, May 5th

Mother's Day

Sunday, May 12th

Memorial Day

Monday, May 27th

Father's Day

Sunday, June 16th

Summer Begins

Thursday, June 20th

Independence Day

Thursday, July 4th

NEW DRIVE THRU HOURS FOR PINE STREET

MONDAY	8:00AM-5:30PM
TUESDAY	8:00AM-5:30PM
WEDNESDAY	8:00AM-5:30PM
THURSDAY	8:00AM-5:30PM
FRIDAY	8:00AM-6:00PM

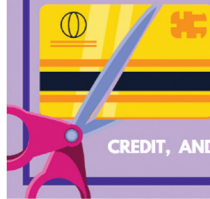
DID YOU KNOW...?

WE TEACH FINANCIAL LITERACY IN THE SCHOOLS! FROM DEBIT CARDS TO CREDIT SCORES, WE COVER ALL THE BASICS WITH STUDENTS... FOR FREE! EACH CLASSROOM PRESENTATION KICKS OFF WITH FINANCIAL LITERACY GAMES TO PROPERLY ENGAGE THE STUDENTS AND GET THEM EXCITED FOR THE LESSON AHEAD. SO FAR, WE'VE TAUGHT STUDENTS AT WILSON, BROOKS, CENTRAL, AND LAUDERDALE COUNTY HIGH SCHOOL. KNOW A TEACHER WHO WOULD LIKE FREE FINANCIAL EDUCATION FOR THEIR STUDENTS? RECOMMEND US!



FFCU'S CREDIT TIPS

USE CAUTION WHEN CLOSING ACCOUNTS



CLOSING OLD CREDIT CARD ACCOUNTS CAN LOWER THE LENGTH OF YOUR CREDIT HISTORY AND RAISE YOUR CREDIT UTILIZATION RATIO, TWO ACTIONS THAT CAN LOWER YOUR SCORE. CREDIT SCORING MODELS REWARD YOU FOR HAVING LONG-STANDING CREDIT, AND FOR USING ONLY A SMALL PORTION OF YOUR LIMIT

CONGRATULATIONS

On Your Promotion



CINDY CALDWELL
BOOKKEEPER



JESSICA COBB
MEMBER SERVICES

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



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





FINANCE YOUR NEXT HOME IMPROVEMENT PROJECT WITH A HELOC



SPRING SAVINGS TIP:

USE YOUR FFCU DEBIT OR CREDIT CARD WHEN YOU SHOP AT LOWE'S AND HOME DEPOT THIS SPRING. WITH OUR UCHOOSE REWARDS PROGRAM YOU'LL EARN POINTS ON EVERY PURCHASE. BEST OF ALL - IT'S FREE!

5 Reasons to Say "NO!" to Store Cards

Store Credit Cards

- ⚠️ High APRs (average of 28.9% APR)
- ⚠️ Limited Rewards
- ⚠️ Limited Use
- ⚠️ Misleading Terms
- ⚠️ Can Hurt Your Credit Score

FFCU's VISA Credit Card

- ✅ Low APRs (as low as 9.50% APR)
- ✅ Rewards Points w/ Every Swipe
- ✅ Use Anywhere w/ VISA
- ✅ Easy to Understand Terms
- ✅ 24/7 Fraud Prevention

Say "NO!" to Store Cards! Switch to the better card today.

WORD SEARCH

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

APR | APY | ATM | BILL PAY | CD RATE | COSIGNER | CREDIT SCORE | CREDIT UNION | DEBT | DEPOSIT | HELOC
| LOAN | MOBILE DEPOSIT | MORTGAGE | PAYCHECK | RATE | STATEMENT | TAX | TERM | UTILIZATION | ZELLE

ANNUAL MEETING

April 19th at 7pm

ANNUAL TEACH KIDS TO SAVE DAY

APRIL 25TH IS THE PERFECT DAY TO OPEN A SAVINGS ACCOUNT FOR YOUR CHILD OR GRANDCHILD. EVEN SAVING AS LITTLE AS \$5 CAN START THEM ON THE PATH TO SMART MONEY DECISIONS IN THE FUTURE.

NATE'S NOTES

"AS MORTGAGE OFFICER HERE AT

FLORENCE FEDERAL, I'M OFTEN ASKED THREE QUESTIONS ABOUT OUR HOME EQUITY PRODUCT: IS IT A LINE OF CREDIT? IS IT REVOLVING? CAN I RE-PULL MONEY OUT OF IT? AND THE ANSWER TO ALL THREE QUESTIONS IS: YES! OUR HELOCs ARE A REVOLVING LINE OF CREDIT WHICH YOU CAN CONTINUE TO DRAW FROM. PLUS, YOU'LL ONLY PAY INTEREST ON THE AMOUNT WHICH YOU DRAW. ONE OF THE MOST COMMON, PRACTICAL USES FOR A HELOC IS FOR MAKING HOME IMPROVEMENTS. FROM RENOVATING AN OUTDATED KITCHEN TO ADDING IN A POOL, THE IMPROVEMENTS YOU MAKE CAN HAVE A SIGNIFICANT IMPACT ON THE VALUE OF YOUR HOME." -NATE FULMER



QUARTERLY QUIZ: When is Annual Teach Children to Save Day?

BOARD OF DIRECTORS

Roger PopeChairperson
Dr. May Bolden.....Vice Chairperson
Travis PowellTreasurer
Pam Gist.....Secretary
Terry Howell.....Member

SUPERVISORY COMMITTEE

Sabrina Johnson.....Chairperson
Bob Leyde.....Vice Chairperson
Pam Gist.....Member

THE STATISTICS

The Statistics as of February 29, 2024

Assets: \$68,002,676.40

Shares: \$59,376,550.56

Loans: \$31,903,606.07

Credit Cards: \$675,476.07

Members: 4,031

LOAN RATES

Visa as low as 9.50% APR

Auto Loans as low as 5.95% APR

First Mortgages Prime rate 8.50% APR

Rates are subject to change at any time without notice.

For current mortgage rates please contact

Nathan Fulmer at 256-766-7264 or

by email nfulmer@ffcuonline.com.