



MEMBER FEATURE

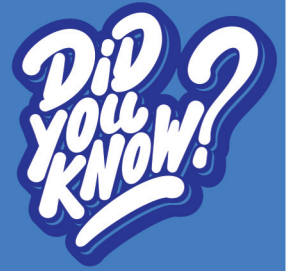
For Kristen Dean, the one word that comes to mind when she thinks of Florence Federal Credit Union is community.

"Banking with a local financial institution like Florence Federal means supporting our local community." As a Florence native, Kristen prioritizes supporting local Shoals-area businesses like Florence Federal, knowing that banking locally keeps money in the community, allowing financial institutions like ours to reinvest in other local businesses, projects, and services.

"As someone who is active in the Shoals Chamber and works at Mitchell Printing, I've seen firsthand how local businesses rely on strong community ties and support. Banking locally fosters that sense of connection and partnership, creating a thriving, resilient local economy. It's more than just financial transactions - it's strengthening the fabric of our community."

In addition to helping the community she loves, banking with Florence Federal has helped Kristen rebuild her own credit and purchase her first home. "In 2023, FFCU helped me close on my first home, which was such a monumental moment in my life," she says. "Their support and expertise made all the difference."

"I've always felt supported and valued as a member," Kristen says. "I know that my financial well-being truly matters to them." put in the work," she says, "but they'll help you get there."



In addition to our website, you can follow us for updates via any of the following platforms:



HOLIDAY CLOSINGS

Memorial Day

Monday, May 26th

System Upgrade

Friday, May 30th

Juneteenth

Thursday, June 19th

Independence Day

Thursday, July 4th

DATES TO REMEMBER

FFCU Annual Meeting

Friday, April 11th

Easter Sunday

Sunday, April 20th

Cinco de Mayo

Monday, May 5th

Mother's Day

Sunday, May 11th

Memorial Day

Monday, May 26th

Father's Day

Sunday, June 15th

Summer Begins

Friday, June 20th

Independence Day

Friday, July 4th

POCKET A
GREAT RATE

Transfer your balance to our low rate VISA Credit Card

SPRING LOANS
APRIL 14 - MAY 16

EMPLOYEE SPOTLIGHT

FFCU Employee Zane Bevis has been promoted from Teller to Member Services Representative!

As Member Services Representative, Zane will continue assisting members with their financial needs from his new office at our recently renovated Tennessee Street Branch. The next time you visit, be sure to stop by and congratulate Zane.

QUARTERLY QUIZ: When is the FFCU Annual Meeting?



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



WE'RE UPGRADING

NEW TOOLS, SAME COMMITMENT—A BETTER FFCU IS ON THE WAY!

We're upgrading our system to bring you better, faster, and more secure banking. While we make these improvements, there may be brief service interruptions and some services may be temporarily unavailable. Below is an overview of what you can expect during the upgrade process:

System Upgrade Friday 5/30 - Monday 6/2			
	No Service	Limited Service	Full Service
Branches	✓		
Online Banking & Mobile App	✓		
Bill Pay, Mobile Deposit, & Zelle	✓		
Payments & Transfers		✓	
ATMs		✓	
Night Drop			✓
Debit & Credit Cards			✓



QUARTERLY QUIZ: When will the system upgrade take place?

BOARD OF DIRECTORS

Roger Pope.....Chairperson
 Dr. May BoldenVice Chairperson
 Terrye Howell.....Treasurer
 Pam Gist.....Secretary
 Donald Collier.....Member

SUPERVISORY COMMITTEE

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

THE STATISTICS

The Statistics as of February 28, 2025
 Assets:\$68,675,631.19
 Shares:\$60,201,275.25
 Loans:\$28,486,197.49
 Credit Cards: \$662,892.14
 Members:..... 4,006

LOAN RATES

Visa as low as 8.99% APR
 Auto Loans as low as 5.95% APR
 First Mortgages Prime rate 7.50% 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.