



HOLIDAY CLOSINGS

Veterans Day

Tuesday, November 11th

Thanksgiving Day

Thursday, November 27th

Christmas

Thursday, December 25th

New Year's Day

Thursday, January 1st

DATES TO REMEMBER

Veterans Day

Tuesday, November 11th

Thanksgiving Day

Thursday, November 27th

Christmas Eve

Wednesday, December 24th

Christmas Day

Thursday, December 25th

Kwanzaa

Friday, December 26th

New Year's Eve

Wednesday, December 31st

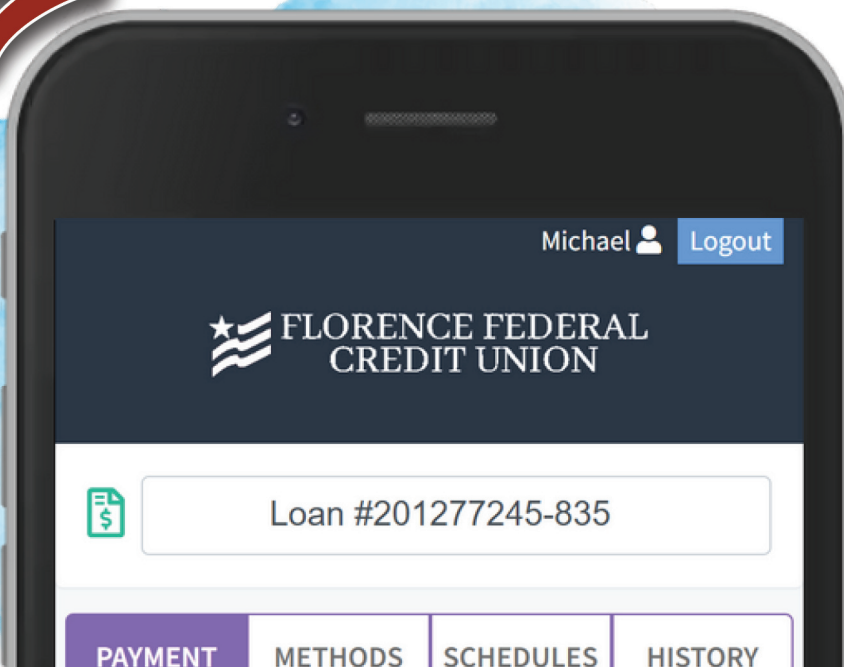
New Year's Day

Thursday, January 1st

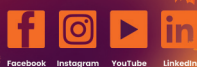
New!

New Feature - Message Pay

Paying your Florence Federal Credit Union loan just got easier—make loan payments from any external account, debit card, or credit card in minutes! Learn more at ffcuonline.com/messagepay.



'Fall'-ow us
on social media



Christmas Loans

November 3rd - December 19th



Perks With Every Sip

No matter how you take your coffee - hot, iced, or pumpkin spiced - make sure you take it with rewards! Enroll in our free debit & credit card rewards program: www.uchooserewards.com



QUARTERLY QUIZ: What is the name of our new payment tool?



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



CONGRATULATIONS

On Your Anniversary



AMY BRANSCOME
EMPLOYEE OF 25 YEARS

Clear out old debts like autumn leaves

As the seasons change, it's the perfect time to sweep away lingering debt and prepare for a fresh financial start. Whether it's high-interest credit cards or multiple balances piling up, your credit union can help you consolidate with a low-interest personal loan or take advantage of balance transfer offers. Simplify your payments, lower your interest, and head into the holidays with confidence. Ask us how we can help!

earn up to
\$20
for a's & b's

Report Card Rewards

SCAM ALERT

Scammers can sometimes pose as fraud departments, with calls that may appear to be from the official phone number of the credit union, a tactic called "spoofing." Remember that FFCU will never ask you for passwords, full account numbers, or card details over the phone. If something feels off, hang up & call us directly at (256) 767-4700.

Don't let your Credit Score FALL

Checking your credit report regularly helps you spot errors or fraudulent activity early — like accounts you didn't open or incorrect balances — before they damage your credit score.

Check yours for free at www.annualcreditreport.com

• • • • • QUARTERLY QUIZ: What is 'spoofing'? • • • • •

BOARD OF DIRECTORS

Roger PopePresident
Dr. May BoldenVice President
Pam GistTreasurer
Donald CollierSecretary
Dr. Randy PettusMember

SUPERVISORY COMMITTEE

Sabrina JohnsonChairperson
Bob LeydeVice Chairperson
Shayla AlexanderMember

THE STATISTICS

The Statistics as of August 31, 2025

Shares:\$59,528,723.24

Loans:\$26,619,852.21

Credit Cards:\$640,068.77

Members:3,982

LOAN RATES

Visaas low as 8.99% APR
Auto Loansas low as 5.95% APR
First Mortgages Prime rate7.25% 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.