



## HOLIDAY CLOSINGS

### New Year's Day

Thursday, January 1st

### Martin Luther King, Jr. Day

Monday, January 19th

### Presidents' Day

Monday, February 16th

## DATES TO REMEMBER

### Valentine's Day

Saturday, February 14th

### Ash Wednesday

Wednesday, February 18th

### Saint Patrick's Day

Tuesday, March 17th

### First Day of Spring

Friday, March 20th

### Good Friday

Friday, April 3rd

### Easter Sunday

Sunday, April 5th

### FFCU Annual Meeting

Friday, April 17th

### Earth Day

Wednesday, April 22nd

# Season's Greetings

The holidays are always a special time at FFCU. From helping our members navigate rising seasonal expenses with Skip-A-Pays and Christmas Loans, to enjoying time together as a team, there's plenty to celebrate! This year, we placed a special focus on supporting local small businesses to help brighten our spaces. The Christmas lights displayed on each of our buildings were expertly installed by the team at Sky Lite Lighting, who bring a festive touch to our branches every year. In addition to our festive rooftops, Amanda Terry of Amanda's Window Painting styled & painted our Tennessee Street windows, giving them the perfect festive flair.





## Stuck with Santa Checks?

With FFCU's free Mobile Deposit feature, you can deposit checks from the comfort of your home! See our FFCU Mobile App for details.



## QUARTERLY QUIZ: On what day will the 2026 Annual Meeting be held?

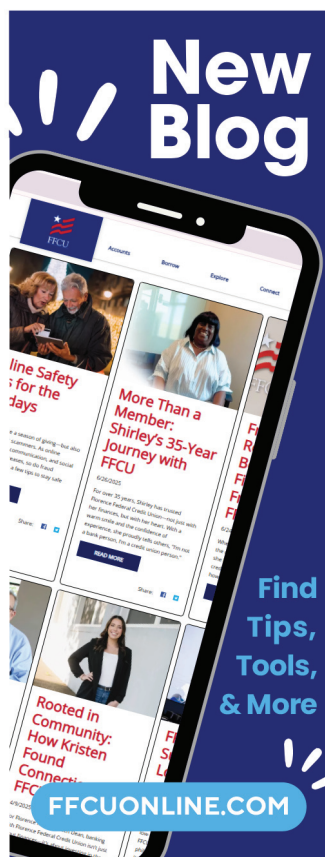


**Main Office:**  
1505 North Pine St.  
P.O. Box 2817  
Florence, AL 35630  
256-767-4700

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







# FFCU's Money Saving Tips

*for the new year*

❖ **Automate Your Savings** save more with our free savings tool, "Save the Change"! All you need to sign up is a savings account, checking account, and debit card.

❖ **Swap Insurance** did you know that FFCU Members can receive discounts?! With TruStage's division of Liberty Mutual Insurance, you could save hundreds every year on Home, Auto, and Life insurance.

❖ **Consolidate Debt** by consolidating you may be eligible for a lower interest rate, saving you money! Plus, switching to one payment lowers your chance of missed payments and late fees!

❖ **Say Yes to Rewards** enroll in our uChoose Rewards Program for both your debit and credit cards with us and start earning points every time you swipe!



## THANK YOU FOR BEING A MEMBER!

Thank you for another year of membership. Because of you, we are able to serve our community with affordable financial solutions, personalized service, and programs that genuinely support our members' financial well-being. Here's to another!

## ANNUAL MEETING

Friday, April 17<sup>th</sup> at Cross Point

## 26 Days of Resolutions for 2026

follow us on facebook to see our top financial resolutions for 2026



## QUARTERLY QUIZ: What feature allows you to deposit checks remotely?

### BOARD OF DIRECTORS

Roger Pope .....President  
Dr. May Bolden .....Vice President  
Pam Gist .....Treasurer  
Donald Collier .....Secretary  
Dr. Randy Pettus .....Member

### SUPERVISORY COMMITTEE

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

### THE STATISTICS

The Statistics as of November 30, 2025

Assets: .....\$67,170,674.88

Shares: .....\$58,081,951.86

Loans: .....\$26,121,316.38

Credit Cards: .....\$646,802.18

Members: .....3,947

### LOAN RATES

Visa .....as low as 8.99% APR

Auto Loans .....as low as 5.95% APR

First Mortgages Prime rate .....6.75% 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 Donald Collier, Terry Howell, 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 9, 2026**.

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 **Wednesday, December 17, 2025**.

**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 16, 2026**.

**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, February 2, 2026**.

**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 9, 2026**.

**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 13, 2026**.

**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 **Tuesday, March 31, 2026**.