



# SYSTEM UPDATE: COMPLETE!

Our recent core system upgrade wasn't just a weekend project—it was the result of months of planning, training, and serious teamwork.

Behind the scenes, our Core Conversion Team met daily—sometimes for six hours at a time—mapping out every step to make sure the transition was as smooth as possible. At the same time, our full staff went through extensive training and logged countless overtime hours to learn the new system inside and out.

Why has our team spent so many hours on this? Because making your banking experience better is always worth the effort.

Thanks for your patience as we made this leap forward. With our upgraded system in place, we're ready to serve you faster, smarter, and more securely than ever before.



## HOLIDAY CLOSINGS

**Independence Day**  
Thursday, July 4th

**Labor Day**  
Monday, September 1st

## DATES TO REMEMBER

**Independence Day**  
Friday, July 4th

**I ♥ My Credit Union Day**  
Friday, July 25th

**Labor Day**  
Monday, September 1st

**National Grandparents Day**  
Sunday, September 7th

**Patriot Day**  
Thursday, September 11th

**Autumnal Equinox**  
Monday, September 22nd

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

## Report Card Rewards

[www.ffcueline.com](http://www.ffcueline.com)

## The easiest \$10 ever!

When you participate in our Refer - a - Friend Program, you'll receive \$10 for every person you refer to open FFCU Checking. Plus, your friend will receive \$10, too!

## beat the heat

not your budget

### Tips to lower your energy costs this summer:

Outdoor cooking such as grilling helps keep your home cooler by avoiding the heat that comes from using your oven. Running your dishwasher at night can save money since electricity is often cheaper during off-peak hours when demand is lower. Seal door/window leaks to keep cool air in and hot air out.

## QUARTERLY QUIZ: What new calculator(s) does our website feature?

# Summer

**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

# POCKET A GREAT RATE



Transfer your balance to our low rate VISA Credit Card

“After consolidating with FFCU, I saw my credit score go up *immediately.*”

- Rebecca Moon, Member



## YOU RANG?

If you are experiencing issues with the PIN Code when you call into our PAL Line, try using the last 4 digits of your SSN.

## AUTO REFI CALCULATOR



Feel like you're flushing money down the drain with every car payment? See how much money you could be saving by refinancing your loan with us.

[www.ffcuonline.com/explore/calculators](http://www.ffcuonline.com/explore/calculators)



auto rates as low as **5.95% APR\***

\*Equal Opportunity Lender. Rates subject to change. Approval subject to credit worthiness.

### QUARTERLY QUIZ: Which FFCU Program gives kids money for good grades?

#### BOARD OF DIRECTORS

- Roger Pope.....Chairperson
- Dr. May Bolden .....Vice Chairperson
- 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 May 31, 2025
- Shares: .....\$59,761,637.35
- Loans: .....\$28,150,232.61
- Credit Cards: .....\$640,068.77
- Members: .....4,014

#### 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](mailto:mcrider@ffcuonline.com).