



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

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.



Report Card Rewards

www.ffcunonline.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!



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?



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.”

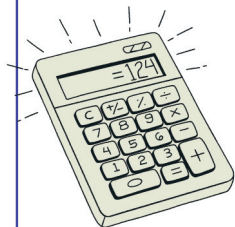
- Rebecca Moon, Member



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.ffcunonline.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 BoldenVice Chairperson
Pam Gist.....Treasurer
Donald Collier.....Secretary
Dr. Randy Pettus.....Member

SUPERVISORY COMMITTEE

Sabrina JohnsonChairperson
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@ffcunonline.com.