



## From the **COURT...** to the **CREDIT UNION**

From the Volleyball Court of Coffee High School to the Hallways of Florence Federal Credit Union, Randy & Kim have reunited! This past month, Teller Kimberly Davis bumped into her former Coffee High School volleyball coach, Dr. Randy Pettus, who now serves as the Chairperson on our Board of Directors!

It's a great reminder of how connected our Shoals community truly is.

Kim & Randy both continue to be part of the same winning team dedicated to serving our members.



## HOLIDAY CLOSINGS

### Labor Day

Monday, September 7th

## DATES TO REMEMBER

### Independence Day

Saturday, July 4th

### I ♥ My Credit Union Day

Friday, July 31st

### Labor Day

Monday, September 7th

### Patriot Day

Friday, September 11th

### National Grandparents Day

Sunday, September 13th

### Autumnal Equinox

Tuesday, September 22nd

## Debit Card Limits



What they are & why financial institutions require them

## How Limits Protect You



Limits aren't meant to restrict you, they're meant to protect you.

They are a form of fraud prevention.

If your card is lost or stolen, card transaction limits help safeguard your funds by capping the amount that can be spent per day.



## Smaller Limits = Smaller Losses



Debit card limits are not specific to FFCU. In fact, almost all financial institutions require card limits to protect both the institution & you.

**Have Questions? Call us!**

## QUARTERLY QUIZ: What insurance company saves credit union members money?



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





## Save on your auto insurance

Switch to auto insurance made for credit union members and save up to \$700 per year on Auto Insurance with TruStage.

Scan for more info:



**DID YOU KNOW...**

At Florence Federal Credit Union, we are actively working to teach financial literacy skills to the next generation, because we believe in financial health for everyone.

*Testimonial*

★★★★★

I have been with FFCU for over 30 years. They have met my needs in a banking institution. Everything from personal loans to home loans; it's a great place to do business.

- Patricia K.

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

# Report Card Rewards

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

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

### BOARD OF DIRECTORS

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

### SUPERVISORY COMMITTEE

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

### THE STATISTICS

The Statistics as of May 31, 2026

Assets: .....\$66,416,160.03  
 Shares: .....\$57,624,620.03  
 Loans: .....\$25,211,737.28  
 Credit Cards: .....\$642,847.93  
 Members: .....3,915

### LOAN RATES

Visa as low as 8.99% APR  
 Auto Loans as low as 4.75% 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@ffcunionline.com](mailto:mcrider@ffcunionline.com).