



MEMBER SPOTLIGHT

When was the last time you were happy with something for over 40 years? For Richard Richey, the answer is simple. He opened his Florence Federal Account 42 years ago and has loved being a member ever since.

"I don't see how I could ever go anywhere else and be more pleased. Anytime I have needed anything, I've been able to come to FFCU. I've bought two homes and several vehicles. Had personal loans and consolidated bills, and every transaction has gone smoothly."

"I can call up and say, 'hey, I want to buy this vehicle,' and they'll walk me through the process."

Richard recalled the time he was in Pigeon Forge, TN, and found an enclosed trailer he wanted to purchase with financing. "I ride motorcycles, and I wanted this trailer to pull my motorcycle in. I drove by the Harley Davidson dealership, and there was a place next door that sold enclosed trailers and I found a good deal on one. But my problem was that I needed it financed." He called Florence Federal and we were able to streamline the financing process for him to secure funding when and where he needed it. "That really meant a lot."



HOLIDAY CLOSINGS

Veterans Day

Wednesday, November 11th

Thanksgiving Day

Thursday, November 26th

Christmas

Friday, December 25th

New Year's Day

Friday, January 1st

DATES TO REMEMBER

Veterans Day

Wednesday, November 11th

Thanksgiving Day

Thursday, November 26th

Christmas Eve

Thursday, December 24th

Christmas Day

Friday, December 25th

Kwanzaa

Saturday, December 26th

New Year's Eve

Thursday, December 31st

New Year's Day

Friday, January 1st

CONGRATULATIONS

On Your Anniversary



MEGAN CRIDER
EMPLOYEE OF 10 YEARS

BACK to SCHOOL



Free
HEADPHONES
with Kids Savings Deposit

QUARTERLY QUIZ: What is Megan Crider's role at the Credit Union?



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



"C U" in the community



Tuscumbia

MEMBER SPOTLIGHT *cont.*

For Richard, the credit union difference is in the service. "I know that it's my financial institution. I'm a member here, not a customer." As a lifetime resident of the Shoals, he loves that Florence Federal is "a local credit union".

In addition to the financing he's had over the years, Richard says FFCU has "so many different things here that you can do - Christmas Club, Vacation Club Accounts, Kids Accounts, all that." He particularly enjoys FFCU's Fraud Protection program and Online Banking capabilities. "I like being able to go online and check on my accounts at any time. Especially nowadays with scammers the way that they are, I always try to check my account at least once a day." For him, the 24/7 access provided by Online Banking means peace of mind.



"I've told many people - friends, coworkers, especially those that have newly moved to the area - if you're looking for somewhere you can go where they know who you are when you walk in the door, where everybody's just very friendly, very personable and professional, and it's just like doing business with family, then Florence Federal Credit Union is the place to be."

CHRISTMAS LOANS

**FINANCE UP TO \$2K.
AVAILABLE NOV 2ND - DEC 18TH**

QUARTERLY QUIZ: What is the most recent Community Event that FFCU has participated in?

BOARD OF DIRECTORS

Dr. Randy Pettus.....President
Donald CollierVice President
Roger PopeTreasurer
Pam GistSecretary
Dr. May Bolden.....Member

SUPERVISORY COMMITTEE

Sabrina JohnsonChairperson
Bob Leyde.....Vice Chairperson
Shayla AlexanderMember

THE STATISTICS

The Statistics as of August 31, 2026

Assets:\$65,250,977.42

Shares:\$56,292,055.91

Loans:\$25,098,652.27

Credit Cards:\$639,760.08

Members:.....3,909

LOAN RATES

Visa as low as 8.99% APR

Auto Loans as low as 4.75% APR

First Mortgages Prime rate 7.00% 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.