



FLORENCE
FEDERAL
CREDIT
UNION
News

EMPLOYEE SPOTLIGHT

For years, Megan Crider has helped our members finance everything from vacations, to medical bills, to new cars. Now, as FFCU's newest Mortgage Officer, she says she can't wait to "help Shoals residents own their dream home."

Help us congratulate Megan on her promotion to Mortgage Officer! And remember - whether you're looking to buy, refi, or consolidate, call Crider!



HOLIDAY CLOSINGS

Independence Day
Thursday, July 4th

Labor Day
Monday, September 2nd

DATES TO REMEMBER

Independence Day
Thursday, July 4th

I ♥ My Credit Union Day
Friday, July 26th

Labor Day
Monday, September 2nd

National Grandparents Day
Sunday, September 8th

Patriot Day
Wednesday, September 11th

Autumnal Equinox
Sunday, September 22nd

4 Red Flags to Help You Detect Financial Exploitation



Have you ever wondered, "how much is enough?" when trying to build your emergency savings? The answer is simple: as much as you can afford. The size of your emergency fund should reflect your lifestyle, expenses, income, and dependents. Aim to save 3 to 6 months' worth of expenses gradually, adjusting as needed for bills, family needs, job stability, and other factors.



WAY TO GO, CEO!

Earlier this month, our CEO Lisa Eckl was featured as a keynote speaker for the Shoals Chapter of Credit Unions Event, "Female CEOs of the Credit Union Movement". She spoke to a room filled with professionals from around the Shoals. Her words inspired and reminded us what the Credit Union industry is all about: people helping people.

QUARTERLY QUIZ: What is the name of FFCU's new Mortgage Officer?



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





WORD SCRAMBLE

Unscramble the letters to form the correct word. Hint: each of the words are a product or service offered by FFCU.

1. _ _ _ _ _ mlieob _ _ _ _ _ dstiepo
2. _ _ _ _ _ yonem _ _ _ _ _ mkrtae
3. _ _ _ _ _ ggetrmoa
4. _ _ _ _ _ bdte _ _ _ _ _ oodhncslatii
5. _ _ _ _ _ taou _ _ _ _ _ alno
6. _ _ _ _ _ dtrcei _ _ _ _ _ radc
7. _ _ _ _ _ seeestamtnt
8. _ _ _ _ _ yrtaon _ _ _ _ _ ercesvsi
9. _ _ _ _ _ acmshitsr _ _ _ _ _ lano
10. _ _ _ _ _ nsrdecilh' _ _ _ _ _ vssaign
11. _ _ _ _ _ cckheing _ _ _ _ _ acnout
12. _ _ _ _ _ nleoin _ _ _ _ _ ngnibka

ANSWERS: 1. Money market, 2. Money market, 3. Mortgage, 4. Auto, 5. Personal deposit, 6. Credit card, 7. Savings, 8. Money market, 9. Personal deposit, 10. Checking account, 11. Online banking, 12. Personal deposit

What can I do with my allowance?

START A SAVINGS ACCOUNT FOR YOUR CHILD OR GRANDCHILD

Where can I get rewards for good grades?

FOLLOW US ON FACEBOOK!
[FACEBOOK.COM/FLORENCEFEDERALCU](https://www.facebook.com/florencefederalcu)

Did you know that there are five different iterations of our FFCU logo incorporated in the design of our Tennessee Street branch?

Hint: The logo that is prominently featured in this photo is not the only one that can be found on the outside of the building.

EMPLOYEE SPOTLIGHT

We hear wedding bells! One of our Pine Street location tellers, Zane Bevis, got married last month. Afterwards, the bride and groom enjoyed a honeymoon in the mountains. Congratulations, Zane & Harleigh!

QUARTERLY QUIZ: What are the four red flags of Financial Exploitation?

- BOARD OF DIRECTORS**
- Roger PopeChairperson
 - Dr. May Bolden.....Vice Chairperson
 - Terrye Howell.....Treasurer
 - Pam Gist.....Secretary
 - Donald Collier.....Member
- SUPERVISORY COMMITTEE**
- Sabrina Johnson.....Chairperson
 - Bob Leyde.....Vice Chairperson
 - Shayla AlexanderMember

THE STATISTICS

The Statistics as of May 31, 2024

Assets: \$65,234,724.27

Shares: \$60,238,394.28

Loans: \$31,035,992.56

Credit Cards: \$640,693.98

Members:4,081

LOAN RATES

Visa	as low as 9.50% APR
Auto Loans	as low as 5.95% APR
First Mortgages Prime rate	8.50% 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.