WINTER 2026

SMART Choices NEWSLETTER

Community credit union FLORIDA

A Message From the CEO
2026: A Year of Innovation and Opportunity

As we welcome the new year, I want to wish you and your family a happy, healthy, and successful 2026. It's an honor to serve as your CEO, and I'm excited about the journey ahead as we lead CCU Florida into a future defined by innovation, growth, and opportunity for you, our members, and for the community we call home.

Our vision for 2026 is clear: make banking simpler, smarter, and more rewarding. This year, we're focused on reconnecting with what matters most, our members and our mission; recommitting to the values that guide us; and reimagining how we deliver financial solutions that fit your life. We're investing in tools and services that help you achieve your goals, while staying deeply committed to strengthening our community.

I'm energized by what's ahead and look forward to growing, innovating, and serving alongside you in the year to come.

Here's to a year of possibilities, together!

Dan Kelley

President & CEO

MARK YOUR CALENDAR

IMPORTANT DATES:

January 19, 2026
Martin Luther King Day - Branches Closed

February 16, 2026
Presidents Day - Branches Closed

Financial Education Upcoming Events

Credit Scores: Make Credit Make Sense
February 3, 2026 | 7PM Live Virtual Class

Mortgage Mix & Mingle
March 10, 2026 | 6PM
More Information Coming Soon

For more information visit **ccuflorida.org/events**

COMING SOON.
TAP TO PAY

New Year, New Financial You
How Debt Consolidation Can Help You Take Control of Credit Card Debt.

The start of a new year is time for fresh beginnings. For many, that means taking a closer look at personal finances. After the holiday season, it's not uncommon to find that gift-giving, travel, and festive spending have added up, especially on credit cards.

If your New Year's resolution includes getting your finances in order, debt consolidation might be a good option to help you regain control, simplify payments, and save money in the long run.

Debt Consolidation Made Simple

Debt consolidation combines multiple debts—like credit cards and personal loans—into one loan with a fixed rate and one monthly payment. Since the average credit card rate is around 20% APR, making only minimum payments can keep you in debt for years and hurt your credit. Consolidating high-interest balances can simplify yourfinances, lower interest costs, and help you pay off debt faster, making it a smart step toward stronger financial health.

Benefits of Consolidating Debt

One manageable payment: Simplify your finances by replacing multiple payments with a single monthly payment. This helps reduce the risk of missed or late payments and provides a clearer picture of your progress.

Lower interest rate: A consolidated loan typically has a lower interest rate than most credit cards. That means more of your payment goes toward reducing the balance rather than just covering interest.

Fixed payoff timeline: Unlike revolving credit, consolidated loans have a set repayment period. You'll know exactly when your debt will be paid off, helping you stay motivated and on track.

Improved credit over time: Making consistent, on-time payments on your consolidated loan can improve your credit score, while paying down revolving debt can lower your credit utilization ratio, another key factor in your score.

The new year is a time for optimism and fresh starts. By taking control of your debt today, you can set yourself up for a stronger, more stable financial tomorrow.

How CCU Florida Can Help You Get Started

1. Take inventory of your debt and note the balances, interest rates, and minimum payments.
2. Determine how much you can realistically afford to put toward debt repayment each month.
3. Check with CCU Florida about debt consolidation loans or personal loans that are designed specifically for paying off credit card debt. We provide lower rates and more flexible terms than big banks or online lenders.
4. Once your credit cards are paid off, consider keeping one open for emergencies or small, manageable purchases you can pay in full each month. CCU Florida offers a low-rate VISA® Platinum card and a VISA® Platinum savings-secured card, a great option to build or repair credit.
5. Celebrate progress along the way! Paying off debt is a journey, not an overnight fix. Celebrate milestones—each small win is a step towards lasting financial freedom!

NEW CREDIT CARDS

INTRO ZERO% APR* FOR 12 MONTHS

AFTER THAT INTRO RATE, RATES WILL RANGE BETWEEN 12.99-24.99% APR.

SCAN THE QR CODE TO LEARN MORE

321.690.2328 | CCUFLORIDA.COM

**NEW CARDHOLDERS WILL RECEIVE A 0% INTRODUCTORY FIXED APR ON PURCHASES AND BALANCE TRANSFERS FOR THE FIRST 12 MONTHS. ELIGIBILITY FOR INTRODUCTORY RATE AND THE REGULAR FIXED RATE THAT WILL APPLY AFTER INTRO PERIOD ARE BASED ON CREDITWORTHINESS. THE PROMO RATE IS FOR 12 BILLING CYCLES. APR=ANNUAL PERCENTAGE RATE. THERE ARE NO FEES ON BALANCE TRANSFERS. OFFER AND RATES ARE SUBJECT TO CHANGE. NOT APPLICABLE FOR EXISTING CCU FLORIDA CREDIT CARDS.*

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NOTICE TO MEMBERS

The 2026 Annual Meeting of the Members will be held virtually through Zoom on **Thursday, March 26, 2026 at 7:00 PM**, and we encourage your attendance. Advanced registration is required. Please refer to the CCU Florida website for updates on meeting information.

One of the business items is the election to fill three open positions on the Board of Directors. The nominating committee, made up of three members (1 board director and 2 non-board members), have nominated the following candidates:

1. Seat #3: Linda Dale, to continue her service for a three-year term.

2. Seat #5: Johnette Gindling, to continue her service for a three-year term.

3. Seat #6: Rachad Wilson, to continue his service for a three-year term.

Additional nominations for the open Board and Committee positions may be made by petition signed by at least one percent (1%) of the current credit union membership (500 members) and accompanied by a completed volunteer application. Service on the Board or Committee requires primary membership with an individual share account and a relationship in good standing, with no prior charge-offs or delinquent accounts. To be considered valid, the petition and completed volunteer application must be submitted to Tina Webster, Director of Executive Administration, no later than close of business on **Monday, February 9, 2026**. Petitions submitted after this date will not be accepted.

If there is only one nominee for each open position, the election will not be conducted by ballot, and nominations from the floor will not be accepted.

Biographical information on all Board and Committee nominees, the volunteer application, and the meeting registration information is available on the CCU Florida website at www.ccuFlorida.org. Registration for the meeting will open at the end of January 2026.

For questions or to request a volunteer application, please contact Tina Webster, Director of Executive Administration, 1030 US Highway 1, Rockledge, FL 32955; AnnualMeeting@ccuFlorida.org; 321.637.3117.