

THE LIGHTKEEPER

The Official Newsletter of Emerald Coast Federal Credit Union
Quarter 2 | 2023



Message From The CEO

By April Redmond

Summer is around the corner, and there is so much to look forward to! Graduations, vacations, and summertime activities are all coming down the pipe, and it's that time of year when everyone just feels better.

As always, we are committed to serving our community 24/7, 365 days a year. Whatever your big plans are for the season and in life, we have a solution to help you pull them off. Sending a kid off to college? We can help with that. Planning a family vacation? We can help with that too. We can even help you score the boat you've been eyeing so you can enjoy summer to the fullest.

You deserve to enjoy these things and feel financially confident in doing so. Our promise is to always support you and your unique needs, no matter the season. Here's to making a splash and enjoying some summer fun!



- P1. [Message From The CEO](#)
[Spring Cleaning Season Is Here](#)
[It's Never Too Early To Start Planning Your Vacation](#)

- P2. [Get Your Dream Car With Emerald Coast FCU](#)
[Holiday Closures](#)
[VISA Debit Cards](#)
[How To Financially Prep For College](#)
[Take Us With You Wherever You Go](#)



Spring cleaning season is here!

A HELOC is your ticket to home renovation and to-do list tackling. Whatever you need to get done, a HELOC can handle!

[APPLY ON OUR WEBSITE!](#)



It's never too early to start planning your vacation!

With our low-rate personal loans, you can map out your next great adventure or well-deserved retreat with ease.

[APPLY TODAY!](#)

Get Your Dream Car With Emerald Coast FCU!

We offer a variety of collateral secured loans to meet your specific needs at rates better than most of our competitors.

[APPLY ON OUR WEBSITE!](#)



Holiday Closures
Memorial Day
Monday,
May 29, 2023
Juneteenth
Monday,
June 19, 2023

VISA DEBIT CARDS!

Did you know that we offer debit cards that can be used almost everywhere VISA is accepted? Our debit cards are digital wallet enabled for Apple Pay, Google Pay, and Samsung Pay. Simply add your card to your smartphone's digital wallet for use at the point-of-sale, in-browser, and in-app. It enhances transaction security and eliminates the need to physically use your card at checkout. You can also protect your ECFCU Debit Cards through our mobile banking app's card management feature. It enables you to monitor and manage your debit card by providing details of where and how your card is used, receiving fraud and transaction alerts, setting spend limits and transaction controls, and more.



HOW TO FINANCIALLY PREP FOR COLLEGE

Going to college opens you up to many brand-new experiences and challenges. Striking out on your own to become a financially independent adult can be scary, especially if you don't feel prepared. Here are a few financial tips to help you feel ready to take on the world!

Create a Budget - Creating a realistic budget is the best way to set yourself up for financial success in college. Start by making a list of daily, monthly, and yearly expenses and map out their costs. From there, you will have a solid idea of how much you will spend overall.

Earn Some Extra Cash - Bringing in a little extra money before your first day of class gives you an advantage for your financial future. Whether you work a summer job or start a side hustle, any additional income can help you feel secure and prepared for the next season of your life.

Build Your Credit - Your credit score will stick with you throughout your life, so it's smart to start building it early. Going into college with a good credit score will open plenty of opportunities for you. You can start building your credit by opening a secured credit card. Owning a secured credit card is like putting training wheels on a regular credit card, so there is less room for error.



Take Us With You Wherever You Go!

With our mobile banking app, members can view bank accounts, make transfers, make loan payments, pay bills, and more from their smartphones.

Emerald Coast Federal Credit Union strives to make your online experience an easy one! We put our members first.

For more information about our online services, visit:
emeraldcoastfcu.com/online-services

Privacy Notice

Our Privacy Notice is available on our website!



Federally Insured by

NCUA

Wewahitchka Branch
P.O. Box 1262
Wewahitchka, FL 32465

PORT ST. JOE
Main Office
P.O. Box 128
Port Saint Joe, FL 32457

Eastpoint Branch
P.O. Box 891
Eastpoint, FL 32328