

THE LIGHTKEEPER

The Official Newsletter of Emerald Coast Federal Credit Union
Quarter 3 | 2023



Message From The CEO

By April Redmond

As we begin the third quarter of the year, I want to take a moment to thank you for your continued trust and confidence in Emerald Coast Federal Credit Union. It's our privilege to serve you - we remain committed to providing you with the highest level of service and support.

As always, we value your feedback and are continuously working to improve our products and services to better serve your needs. If you have any suggestions or questions, please do not hesitate to reach out.

Thank you again for your continued membership and support of our credit union. We look forward to serving you in the months and years ahead.

Download Our Mobile App!

Stay connected to your finances. Our Mobile Banking App is available 24/7 at the touch of a button!



Hit the road with a new set of wheels!

Emerald Coast FCU has the perfect auto loan for you! Let's make your dream car a reality!

Already have your dream car? Refinance your auto loan with us!

APPLY TODAY!



- P1. Message From The CEO
Download Our Mobile App
Hit The Road With A New Set Of Wheels
Get The Purchasing Power You Need With A VISA® Credit Card
- P2. Unlock The Power Of Your Home Equity With A HELOC
Holiday Closures
How To Financially Prepare For College
Tips for College Students
Common Credit Score Truths & Myths
Plan The Perfect Boat Day

Get the purchasing power you need with a VISA® Credit Card!



Enjoy competitive rates and no annual fees! Let's make your shopping experience simple, convenient, and rewarding!

APPLY TODAY!

Unlock the power of your home equity with a HELOC!

Access funds for home improvements, debt consolidation, and more! Let's turn your home into a valuable asset and make your dreams a reality!

[APPLY ON OUR WEBSITE!](#)



Holiday Closures

Independence Day
Tuesday,
July 4

Labor Day
Monday,
September 4

HOW TO FINANCIALLY PREPARE FOR COLLEGE

1. Start early and research scholarships.
2. Maintain high academic performance and get involved in extracurricular activities.
3. Prepare an application with essays, recommendations, and transcripts.
4. Look for local and merit-based scholarships from colleges, universities, and local businesses.
5. Apply for a Student Loan with Emerald Coast Federal Credit Union.



BACK-TO-SCHOOL CHECKLIST: TIPS FOR COLLEGE STUDENTS

As the summer break comes to an end, it's time to gear up for the start of the new academic year. Whether you're a new college student or a returning one, the back-to-school season can be overwhelming, especially when you're trying to get organized and prepared for the upcoming semester. That's why having a checklist can be a helpful tool to ensure you have everything you need to start the school year off right. Start by planning your budget, buying textbooks, getting organized, and applying for scholarships. Follow this checklist to set yourself up for success!

COMMON CREDIT SCORE TRUTHS & MYTHS

Although credit scores may be confusing - it is important to know the truths and myths.

Truths: Payment history matters, credit utilization matters, negative information can stay on your report, and regular monitoring is important.

Myths: Checking your credit score won't lower it, closing old accounts can hurt your score, and credit repair companies can't instantly fix your credit.

Stay informed about your credit health, monitor your credit regularly, and be cautious of false promises from credit repair companies.



Plan the Perfect Boat Day!

Plan the perfect boat day by securing a boat loan from Emerald Coast FCU. We provide members with competitive rates, personalized service, and favorable loan options. Once approved, choose the vessel and the location, and pack essentials. Prioritize safety, follow regulations, and check the weather forecast. Plan activities like fishing, water sports, and relaxation. Capture memories with photos and videos. We can help finance your boating adventure, making your dream boat day a reality.

Get ahead with a boat loan from Emerald Coast FCU and set sail for an unforgettable experience on the water!

Privacy Notice

Our Privacy Notice is available on our website!



Federally Insured by

NCUA

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