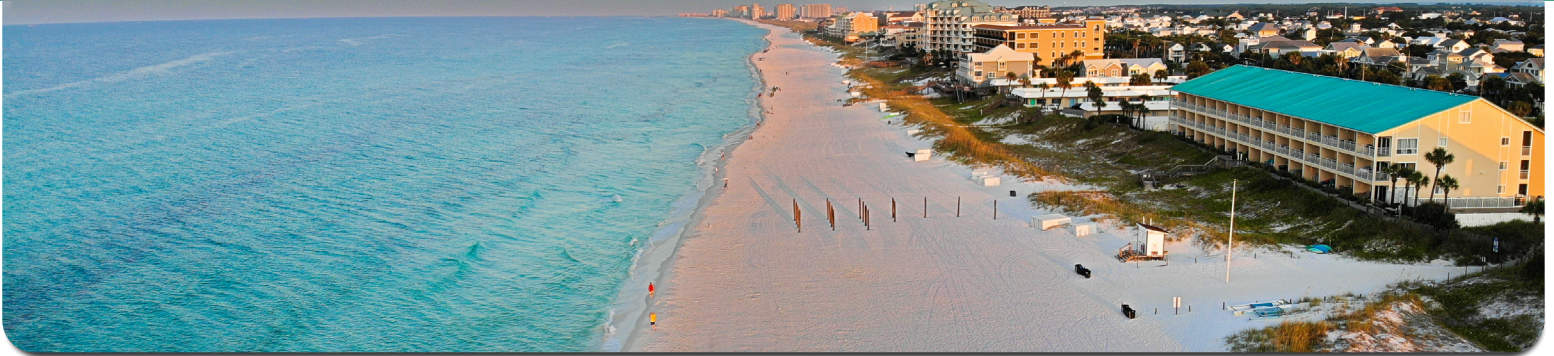


THE LIGHTKEEPER

The Official Newsletter of Emerald Coast Federal Credit Union
Quarter 4 | 2023



Turn your homeownership dreams into a reality!

Whether it's a new chapter or a fresh start, our range of flexible mortgage loan options has you covered. Ready to take the first step? Contact our Mortgage Department at (850) 670-1199.

LET'S MAKE YOUR HOME SWEET HOME A REALITY!



SECURE YOUR GOLDEN YEARS WITH OUR RETIREMENT SAVINGS OPTIONS!

Planning for the future? Consider an IRA account tailored just for you. Choose between Traditional and Roth IRAs for your unique financial journey. And if it's education you're saving for, our Coverdell Education Savings Accounts are here to support your child or grandchild's dreams. Starting is easy with a minimum deposit of \$250.00 and flexible terms ranging from 91 days to 36 months.

Ready to take the leap? Reach out to us to learn more. Let's build a brighter future together!



- P1. Mortgage Loans
Individual Retirement Accounts (IRAs)
Share Secured Loan
- P2. Holiday Closures
Share (Savings) Account
Checking Accounts
Signature Loans
Let Us Help Make Your Life Easier
Privacy Notice

Unlock the possibilities with our Share Secured Loan

Need funds without the stress? Borrow against the money in your Share or Share Certificate Account at an unbeatable low rate. Your financial goals, your way. Curious to learn more? Our Loan Officers have the answers you need. Get in touch today!

APPLY FOR A LOAN!

Holiday Closures

Indigenous Peoples' Day -
October 9

Veteran's Day - November 10

Thanksgiving -
November 23 & 24

Christmas - December 25

New Years Day - January 1

Start your journey to financial wellness with our Regular Share (Savings) Account!

Your gateway to all the benefits of credit union membership begins with a minimum balance of just \$5.00. Keep that balance to stay part of our community and enjoy all the perks.

[APPLY FOR MEMBERSHIP ON OUR WEBSITE!](#)



FINANCES MADE SIMPLE AND CONVENIENT!

Say goodbye to fees and restrictions with our FREE checking account. No minimum balance, no monthly charges, and zero per check fees.

Enjoy hassle-free banking with perks like overdraft protection, online bill pay, mobile banking, and 24/7 access to our TellerLine. Plus, get your hands on a VISA® debit card for seamless transactions. Your financial freedom starts here!

[LEARN MORE](#)



Let Us Help Make Your Life Easier

We offer a variety of free or low cost extras that help make life easier. Our goal is to be your primary financial institution, and as such, we are determined to bring you the very best service. Our list of services include:

- Direct Deposit
- Payroll Deduction
- Automatic Loan Payments
- Night Depository
- TellerLine, Your 24-Hour Teller
- And More!

Learn more:
emeraldcoastfcu.com/services

TURN YOUR DREAMS INTO REALITY WITH OUR SIGNATURE LOANS!

Whether it's that dream vacation, a big purchase, back-to-school needs, or unexpected expenses, we've got you covered. Consider a signature loan or a line of credit tailored to your needs. Ready to take the next step?

Reach out to our Loan Officers for all the details!



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