

THE LIGHTKEEPER

The Official Newsletter of Emerald Coast Federal Credit Union
Quarter 2 | 2022



Message from the CEO

By April Redmond

We are quickly entering this second quarter of 2022. At this time, we want to thank you for your membership at Emerald Coast Federal Credit Union. We've had an amazing first quarter, and we anticipate another wonderful quarter ahead. As the warmer months quickly approach, we want our members to know that we are committed to working each and every day to enrich the lives of our members.

Throughout the years, our services and products have evolved to meet the needs of our members. In the present day, we offer a full range of financial services and products for our members. We will continually provide our members with competitive pricing and strive to offer our members the most rewarding experience.

Whether it's a loan for your wedding, a vacation, or a new car, we are here to help you. We will continue to offer our members amazing low rates and benefits. Please don't hesitate to contact us today to let us know how we can help you this spring. As always, thank you for being a part of our credit union family - happy spring!

Enjoy all the comforts of home with the views of the great outdoors. Plus you'll get the best rate and service when you 'Keep It Local' and get your RV Loan through us.



keep it local.

APPLY ON OUR WEBSITE!



- P1. Message From CEO
- RV Loan
- Vacation Loan
- P2. Auto Loan
- Mortgage Loan
- The Importance Of Teaching Kids About Money
- Budget Better In Three Simple Steps
- Reach Us Anywhere!
- VISA® Credit Cards



You Deserve A Vacation!

The sun is shining. The weather is warm, and there is no better time than the present for a vacation! Wherever you want to go, let us help you finance your next vacation!



HOLIDAY CLOSURES

Memorial Day
May 30

Juneteenth Day
June 20

The Road To Your Next Ride Starts Here!

We're here to help you save the most on your new car with our low auto loan rates!

There Is No Place Like Home!

'Keep It Local' and finance it with Emerald Coast FCU! Applying for a mortgage loan with us has never been easier.



THE IMPORTANCE OF TEACHING KIDS ABOUT MONEY

April is National Financial Literacy Month, making it the perfect time to focus on the importance of teaching children about money. While many parents understand the value of teaching their children about money, they often are unsure where or how to start.

- **Demonstrate the relationship between work and money:** Include kids in family budget discussions. If you are planning a family vacation, this may be the best time to introduce them to budgeting
- **Open a savings account with your child:** A perfect opportunity to teach children about budgeting and saving is when they receive money from special events or birthdays
- **Play games involving money:** Monopoly or Life are engaging, memorable introductions into understanding how money works

BUDGET BETTER IN THREE SIMPLE STEPS

Here are three basic steps everyone should use to develop a successful budget.

- **Determine monthly net income**
- **Identify high-priority bills**
- **Estimate other expenses.** After you subtract the priority bills from your net income, you will ideally still have money left for other important expenses like groceries, gasoline, and credit cards



Reach Us Anywhere!

You can reach us anywhere when you download our mobile app. You can utilize our app to transfer funds between accounts, check your balance, and much more! Download it today!



Privacy Notice

Our Privacy Notice is available on our website!



Federally Insured by

NCUA

Rely On Our Credit Card!

At Emerald Coast FCU, you can rely on us to provide no annual fee and great rates on our VISA® Credit Cards! Why wait? Apply today!

[LEARN MORE & APPLY!](#)

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