

# THE LIGHTKEEPER

The Official Newsletter of Emerald Coast Federal Credit Union  
Quarter 4 | 2022



## Message from the CEO

By April Redmond

There's a slight chill in the air as the end of the year grows near, and I like to look at the cooler months as an opportunity to cool down and reflect on all that we have accomplished over the year. Where are we, where do we want to go, and how will we get there?

This year alone, we've opened doors to new opportunities. Even through the tough times, you knew our doors were always open. At the end of the day, it all comes down to being there for people and providing them with what they need.

In the last stretch of 2022, we hope you seize the opportunity not only to walk through open doors but to look on to the journey ahead. Be thankful for what you already have, but never stop pushing for more. You deserve it. And we'll continue to be here through every season.



- P1. Message From CEO  
Mortgage Loan  
Christmas Club Account
- P2. Raise The Roof  
Year-Round Activities For Your Family To Enjoy  
Avoid The Scare  
Land Loan  
Never Leave Home Without It



### We see a new home in your future!

We see a new home you love in your future with an Emerald Coast FCU mortgage loan. Our low rates and hard-working team will make the process as smooth as possible for you and your family.

[APPLY ON OUR WEBSITE!](#)



**It's never too early to start planning and saving for the holidays.**

When you Keep It Local with Emerald Coast FCU, we can help you save for this year with our Christmas Club Account!



### Raise the roof!

Renovate your home with the help of a HELOC! Repair the roof, install solar panels, fix the deck- whatever needs to be checked off the list. We've got you covered to keep the party pumpin'!

### Coming Soon!



Interested in purchasing unimproved property? We offer one of the best land loans in the area.

**Contact us!**

## YEAR-ROUND ACTIVITIES FOR YOUR FAMILY TO ENJOY

Looking for something to enjoy all year? If there's one thing that never goes out of season, it's travel! Summer vacations, fall road trips, winter cabin stays, and springtime nature walks are just the tip of the iceberg. Read on to learn how to make your family trips incredible, no matter what the season!

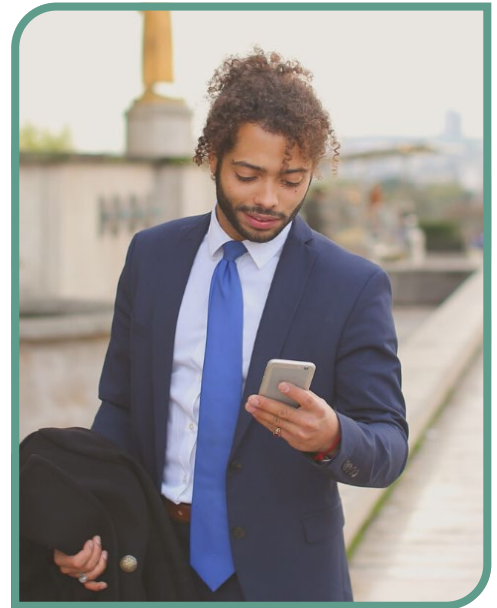
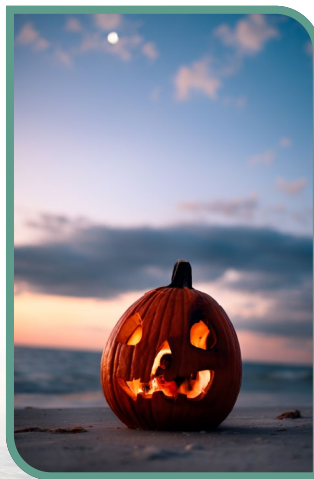
We've all dreamed of the ultimate family vacation, but that means something different for everyone. Maybe you'd like to take a cross-country road trip, see the National Parks, or just go visit your family! Whatever you have in mind, upgrade your ride with an RV! That way, you'll never have to compromise comfort or convenience again.

Maybe you prefer to explore your own way. Stray from the beaten path by exploring open fields, mountains, and more with an ATV! Offroading is the perfect activity to satisfy your wild side, and you can enjoy it any time of the year! Rain or snow, you have a great way to get the kids outside and join in on the fun!

## AVOID THE SCARE: MAKE HALLOWEEN AFFORDABLE

It's finally Halloween season! While we love a good spook, we never enjoy the scare we get from blowing the budget on Halloween expenses. Avoid screaming with horror at the sight of your bank account this season with a few of our tips.

- Get your pumpkins from the grocery store
- DIY those decorations
- Go back to basics with costumes
- Avoid buying chocolate. Fruity candies are usually less expensive



### Never leave home without it.

Your credit union, that is! Access Emerald Coast FCU from your phone 24/7, anywhere you have a connection. Download now and take your banking on the go!



### Privacy Notice

Our Privacy Notice is available on our website!



Federally Insured by

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