



## THE LOYALTY CONNECTION

**OUR MISSION:** We will serve the needs of our members beyond their expectations by offering products and services that educate, provide convenience, and are competitively priced.

**OUR VISION:** To be the community credit union of choice providing financial opportunities that last a lifetime.

### FINANCIALS\*

Assets	<b>\$315,185,430.09</b>
Shares	<b>\$122,207,278.27</b>
Loans	<b>\$160,546,533.51</b>
Membership	<b>23,279</b>

\*AS OF 3/31/2023

### TRAVELING SOON?

No problem! Did you know that you can add travel notifications to your account via E-Branch and the mobile app?

It's easy! Learn more at [ccufl.org](http://ccufl.org) or [tlfcu.org](http://tlfcu.org)

## A LETTER FROM OUR CEO

The year is in full swing, and we are so grateful for all the opportunities 2023 has provided for our community. This community has grown, and we have found new ways to serve them. We are looking forward to the summer and everything the season will bring for our community.

We want to take this time to reassure our members that our credit union has been a sound financial institution for over 60 years and continues to remain so today. We take pride in the fact that we have earned a 5-star superior rating from Bauer Financial. Our primary goal is to serve our members and provide financial opportunities that last a lifetime.

As we move into the second half of the year, we are committed to improving while providing the same great services and benefits to our members. We continue to explore new ways to help our members reach their financial goals. Join us as we work to support our community and ensure the financial success of all our members.



### CALLING ALL KIDS!

Are you ready to take control of your money? We know you're smart and independent, which is why we've got something special just for you! Our Youth Accounts come with all kinds of cool features to help you learn about financial wellness. Open your account today, and let's get learning!

[OPEN AN ACCOUNT](#)

### CONTROL YOUR CARD!

Don't stress about your debit/credit card on vacation! We can help you control your card even if you are on the go!

For more info, visit: [ccufl.org](http://ccufl.org).



Get out and enjoy life and the freedom to explore, whether you're road-tripping in a new RV or racing the waves in a new boat.

[FIND YOUR NEXT ADVENTURE!](#)

### MAKE IT A WIN

#### WITH OUR FINISH LINE MORTGAGE PROMOTION!

Have you been paying your mortgage loan for numerous years and have an excellent payment history? You have the chance to reduce your payment and/or interest rate!

**Fixed rates as low as 5.00% APR\***

\*APR = ANNUAL PERCENTAGE RATE. RATE BASED ON CREDITWORTHINESS AND TERM OF LOAN.



## COMMUNITY INVOLVEMENT


We are fortunate enough to support local charities with monetary donations and/or volunteer hours. Here are a few that we have supported over the past few months:

Big Brothers Big Sisters, Lamplighters Pensacola GCODE, The Frontline Project, Gulf Coast Children's Advocacy Center, Independence for the Blind, Panama City Heritage Reunion Festival, Girls, Inc., Our Corner Escambia Adopt a Spot, Escambia County Sheriff's Department, Salvation Army, Pineview and Oakridge Elementary Schools, Jr. Achievement, AMI Kids, Center for Independent Living of NWFL, Boys and Girls Club, and Pensacola State College.



**Joshua Jackson:** Joshua is our new CFO. He has a CPA with more than 20 years of experience in public accounting and banking. Joshua is a Graduate of Troy University with a Master's in Business Administration. He and his wife of 21 years have a 9-year-old son.

**Melanie Quinton:** Melanie is our new VP of Marketing. She has worked in banking since she was 16. She is a graduate of the University of Tennessee with a degree in Economics with a concentration in Finance and Banking. Melanie loves community involvement. She is highly active on the board of several non-profits in Tallahassee. In her free time, you can find her spending time with her husband and two sons.



**TURN YOUR TO-DOS INTO TA-DAS!**

With a home equity line of credit, you can finally tackle those home improvement projects you've been dreaming about!

**APPLY TODAY!**

## STAY CALM BEFORE THE STORM (AND AFTER)

Storm season is here, and it's crucial to ensure your finances are ready in case disaster strikes. We have a few tips to help weatherproof your finances and give you peace of mind!

- Create a disaster savings account and save for any expenses that may accrue in the wake of a storm
- Review your insurance policies to ensure your home, belongings, and property is covered. For homeowners, homeowner and flood policies are recommended
- Gather your financial documents and be sure you can access them without power or if they are destroyed. This means having both hard copies and electronic copies of any documents you'll need regarding your insurance, disaster assistance, applying for a new job, and more

Let us help YOU stay prepared this season with a HELOC or a Personal Loan. Reach out to us for more information!

**GO PAPERLESS!**

Sign up today to receive paperless statements online. Members can view previous and current electronic statements on our mobile app or on online banking.



**RATES SO LOW, THEY'RE CAMPFIRE WORTHY!**

Ready to make unforgettable memories at summer camp? Don't let finances hold you back! With our summer camp loans\*, you can make sure your child has the best summer ever. Start planning for an adventure-filled summer!

\*Loan not available until June 2023.

**HOLIDAY CLOSURES**

Memorial Day: May 29  
Juneteenth: June 19  
Independence Day: July 4

**SENIOR MANAGEMENT**

Lisa Brown, President/CEO  
Elizabeth Oakes, Chief Operations Officer  
Joshua Jackson, Chief Financial Officer  
Park Broome, Chief Strategy Officer  
Todd Cunningham, Chief of Staff  
Maggie Conaghan, VP Compliance  
Teresa Loy, VP Lending  
Melanie Quinton, VP Marketing  
Tammy Smith, VP Support Services

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**CONTACT INFORMATION**




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Access By Phone	Email
(850) 479-4295	ccu@ccufl.org
(800) 375-2235	

Bill Payer Phone Service	Mail
(866) 841-1251	P.O. Box 17048 Pensacola, FL 32522

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For a complete list of our locations and hours of operation, please visit [ccufl.org](http://ccufl.org) or [tlfcu.org](http://tlfcu.org).

   Federally Insured by **NCUA**