



THE LOYALTY CONNECTION

OUR MISSION: We will serve the needs of our members beyond their expectations.

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

FINANCIALS*

Assets	\$299,357,385.51
Shares	\$270,664,203.41
Loans	\$157,610,953.41
Membership	22,420

*AS OF 3/31/2024

A MESSAGE FROM YOUR CHIEF LENDING OFFICER

EXPLORING THE ESSENCE OF LOYALTY

"What's in a name?"

The playwright William Shakespeare asked that question in his renowned work of Romeo and Juliet. When he did, he was referring to the idea that names themselves are a convention or custom to distinguish things or people, each one from another, and that the name alone does not matter as much or hold as much "value" as the quality of the thing or the people themselves..

Loyalty entails remaining faithful and dedicated to the commitments one has made, whether they be to a friend, family member, employer, or community. It is the willingness to prioritize their well-being and to earn and to honor their trust, even in the face of adversity or temptation. Loyalty manifests itself in actions that demonstrate reliability and dependability, reinforcing the foundation of trust upon which relationships thrive.

Moreover, loyalty extends beyond interpersonal relationships to encompass broader affiliations and allegiances. Whether to one's country, organization, or community, loyalty entails a commitment to upholding its principles, defending its interests, and contributing to its betterment. It is the bedrock of social cohesion and civic responsibility, fostering a sense of belonging and collective identity amidst diversity.

In essence, loyalty is a virtue that enriches the tapestry of human relationships and binds individuals together in bonds of trust, respect, and mutual support. It is a testament to the strength of character and integrity, reflecting one's capacity for empathy, selflessness, and moral courage.

So, what IS in a name?

Within our name, LOYALTY Credit Union, lies the quality, commitment, and dedication of our team entrusted to meet your needs, you our members and the needs of the communities to which we belong. I can speak for all of us when I say that we are thankful for the opportunity with which comes the honor and privilege of having a positive impact in the lives of our members, your families, and the communities we serve. As we navigate the complexities of life together, let us cherish and cultivate this loyalty, for it is the cornerstone of meaningful connections and enduring solidarity.

Respectfully,

Henry Knue, Chief Lending Officer

ONLINE SERVICES

TAKE CHARGE OF YOUR FINANCES WITH SAVVYMONEY!

Enjoy daily access to your credit score and real-time monitoring alerts for FREE. Manage your financial destiny on the go with our convenient mobile app and online banking.

Register through online banking or our mobile app.



SPRUGE UP YOUR SPACE

Transform your to-do list into a ta-da list with our HELOC for home improvements! Elevate your space and enhance your comfort without the hassle.

- Fixed rate revolving Home Equity Line of Credit
- Five year draw period
- Up to 90% loan-to-value ratio
- Up to \$1,000 in closing costs paid

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

APPLY TODAY

LEVEL UP YOUR FINANCES!

We've partnered with the trusted national nonprofit GreenPath Financial Wellness to offer you free financial counseling, guidance, and educational resources. GreenPath is here to support you in making decisions that make your life better, happier, and more satisfying.

LEARN MORE





Whether you're envisioning a relaxing beach retreat, an adventurous exploration, or a reunion with loved ones, a LOYALTY Credit Union Vacation Line of Credit can help turn your aspirations into reality.

[OPEN AN ACCOUNT](#)

PAVING THE ROAD TO FINANCIAL SUCCESS

The path to being financially healthy is simple, but it does take patience and discipline. Here are some tried-and-true quick tips for paving the road to financial success.

- Money invested or saved in accounts that earn compound interest grows exponentially. Take advantage of this by saving and investing early with things like share certificates or money market accounts.
- Stay on top of your credit score and understand how it works. Your credit score affects your ability to obtain loans and credit cards, and it can impact the interest rates offered. A higher credit score leads to better financial opportunities.
- The sooner you start saving for retirement, the better off you will be. Take advantage of employer-sponsored retirement plans (like 401(k)s) and consider opening an Individual Retirement Account (IRA).

MAY YOUR WARDROBE BLOOM WITH STYLE & SAVINGS THIS SPRING!

As the seasons change, so do fashion trends, and it's natural to want to freshen up your wardrobe for spring. But you don't have to spend a fortune to look and feel fabulous. Let's explore some practical and wallet-friendly ways to update your style for the season:

1. Before hitting the stores, take a good look at your current wardrobe. You might find forgotten gems hidden in the back.
2. Organize a clothing swap with friends or family. Everyone brings clothes they no longer wear, and you can trade for items that are new to you.
3. Thrifting is a fantastic way to find unique, affordable pieces. Check out thrift stores, consignment shops, and online thrift platforms for hidden fashion gems.

HOLIDAY CLOSURE

MEMORIAL DAY: MAY 27

JUNETEENTH: JUNE 19

INDEPENDENCE DAY: JULY 4



FUEL YOUR WANDERLUST!

LOYALTY Credit Union's Boat/RV Loans offer competitive rates, flexible terms, and a streamlined application process to help you reach your next adventure, whether it's camping across the country, fishing the open waters, or enjoying a relaxing sunset cruise.

[LEARN MORE](#)



GET PRE-APPROVED!

Finance your next vehicle with us. Get pre-approved now to know how much you can afford, your terms, and payments before you shop.



Auto loan rates as low as **4.99% APR*** up to 48 months

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

SENIOR MANAGEMENT

Greg Frith, Interim CEO/President

Elizabeth Oakes, Chief Operations Officer

Joshua Jackson, Chief Financial Officer

Park Broome, Chief Strategy Officer

Henry Knue, Chief Lending Officer

Todd Cunningham, Chief of Staff

Maggie Conaghan, VP Compliance

Teresa Loy, VP Lending

Melanie Quinton, VP Marketing

Tammy Smith, VP Support Services

Jessica Herring, VP Remote Services

CONTACT INFORMATION

Phone

Local: (850) 474-0970

Toll-Free: (800) 375-2235

Website

loyaltycu.org

Mail

P.O. Box 17048, Pensacola, FL 32522



For a complete list of our locations and hours of operation, please visit loyaltycu.org.



Federally Insured by **NCUA**