

BE READY WHEN THE NEXT STORM COMES

Weather in our area can change quickly—from pop-up afternoon rain showers to severe thunderstorms or named storms. It's essential to be prepared for any situation. Here are some helpful tips and reminders to maintain readiness:

Make your home storm ready.

If you are a homeowner, it's a good idea—for your family's safety and your neighbors—to make sure your home and yard are as ready as possible.

Trim your trees. If you haven't already, now is the ideal time. Waiting until a storm approaches increases the risk of branches becoming hazardous debris. Don't forget to trim your bushes, especially if they are already touching your windows. Be sure to contact the power company if you see tree branches laying on powerlines.

Check the perimeter of your home.

Take a look at your soffit and fascia, and make repairs if needed. Clear your yard of large, loose items like outdoor furniture and decorations that could blow away or become dangerous in strong winds. Contact your waste service provider to arrange for a special pickup before the storm if you have large items or yard waste at the curb.

Review your insurance policy.

Ensure that you have adequate coverage for your home and personal

property. It may be worth making a phone call to your insurance agent to see if you need to make any changes or at the very least discuss and understand your coverage, specifically for hurricanes.

Document your possessions.

Take photos and videos of the inside and outside of your home. Document serial numbers or anything you may need to file a claim. Don't forget to include your cars and any recreational vehicles.

Backup your documents electronically.

Scan or save important papers to an external hard drive.

You'll have peace of mind knowing you have copies of birth certificates, medical documents, insurance papers, vehicle titles, wills & trusts, POAs, and pet registrations in one place.

Assemble disaster supplies.

Whether you shelter-in-place or evacuate, you'll need supplies to get you through a storm. Keep water, non-perishable food, a first-aid kit, flashlights, power banks for charging electronic devices, extra batteries, medicine for the family and pets, a battery-powered radio, a manual can opener, and cash on hand.

If you need assistance preparing for storms—or recovering after—reach out to Community Credit Union of Florida. We offer products and services that can help you weather whatever comes your way.



THE ROAD TO YOUR NEXT RIDE BEGINS HERE



We want to help you get on the road with a CCU Florida auto loan.

- Make no payments for up to 120 days².
- Competitive loan rates.*
- Car-buying assistance with the Auto Pro buying service.

**GET
\$200
CASH
BACK¹**

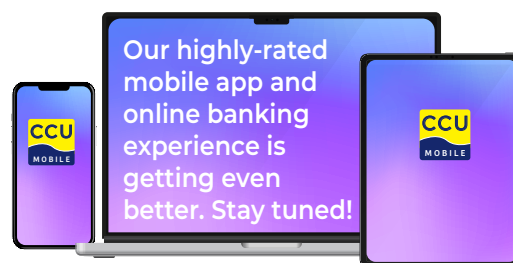
Apply Today!

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¹To receive cash back bonus, there is a minimum loan balance requirement of \$10,000, and is available only for financing initiated directly with CCU Florida, not at the dealership. Limited time offer. Cash bonus will be deposited to the Savings Account associated with the loan account on the 5th business day of the month following the loan closing. Existing CCU Florida loans are not eligible. ²Optional. Interest accrues from date of contract. Offers subject to change. ^{*}Loan rates are based on credit history, loan terms and borrower qualifications. Contact CCU Florida to determine your rate.

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UPGRADE COMING!



GOT PLANS FOR YOUR HOME? WE HAVE HOME EQUITY LOAN SOLUTIONS.



Summer is the perfect season to tackle home improvement projects—whether it's remodeling your kitchen or bathroom, enhancing your home's exterior, or even cooling off in a brand new pool. Whatever your need or desire is, we're here to help you bring it to life.

CCU Florida offers both **Fixed-Rate Home Equity Loans** and **variable-rate Home Equity Lines of Credit (HELOC)**. If you prefer receiving funds upfront, a Home Equity Loan may be your best option. You'll appreciate predictable monthly payments and flexible repayment terms ranging from five to 30 years.

If your project will happen in phases and you need to access funds over time, a

HELOC may be the right fit. You can draw from the line as needed during the first 15 years. Your payment will vary, based on your balance, as well as the interest rate that can adjust quarterly.¹ For a limited time, there are **NO CLOSING COSTS!**²

Ready to get started? Apply online, the mobile app, or reach out to a lender to learn more today.

321.637.3211 • ccuFlorida.org/he

¹Rates are based on credit history and borrower qualifications. HELOC rates can adjust quarterly based on the Prime Rate and can cause your payment to increase or decrease. ²Available for loan amounts up to \$250,000 for loans in 2nd lien position on primary residences only. Offer subject to change. Up to 80% LTV available for 2nd lien position loans on primary residences. Other restrictions may apply. Borrower pays valuation fee, if applicable. A \$300 reimbursement fee will be charged if loan is paid off within 36 months.

TEACH YOUR KIDS ABOUT MONEY—START EARLY

It's never too early to start teaching your kids about saving, and summer is the perfect time to begin. By talking with your kids about saving, spending, and smart financial choices, you're helping build a strong foundation for their future.

Opening a savings account when they are young—or a checking account during their teenage years can be a great first step in forming healthy money habits.

Children who have their own savings account can learn:

- The value of money.
- How to set goals and work toward them.
- How to develop a life-long habit of saving part of their income.

Teens with a checking account gain experience in:

- Basic banking terms and how accounts work.
- How to keep track of spending and managing money.
- Knowing when to spend and when to save.

Here are a few tips on how you can teach your children about money.

When they are young:

- Introduce the concept of earning money by doing chores.
- Encourage saving a portion so they can see it grow over time.

When they become teenagers:

- Motivate them to earn their own money—through babysitting, lawn care or part-time jobs.
- Have them contribute to expenses like gas or outings to help shift their mindset about money.
- Show them how to track spending, use a debit card, navigate a banking app or using an ATM.

We're here to help!

Bring your child into a branch to start an account. Whether it's a 5-year-old bringing in their piggy bank or a teen choosing their first debit card, they'll be excited about having an account in their own name. It only takes \$1 to open a savings account and \$25 to start a checking.

There is no substitute for leading by example. Demonstrating good habits like saving and wise spending shows your kids or grandkids how to value money—and builds their confidence. It's a gift that lasts a lifetime!

Show your school spirit with every swipe!



Carry the debit card that makes it easy to access your CCU Florida student bank account and show school pride every time you make a purchase. There's a mascot debit card for every Brevard County high school.

Start a student account for your child or teen today! It's available for 13-17 year olds with a parent or legal guardian.

- ~Stop by a branch
- ~Scan the QR Code or
- ~Visit ccuFlorida.org
- ~Call 321.690.2328



A \$25 deposit is required to open a checking account. Membership available in Brevard, Indian River, Orange, Osceola, Polk & Volusia Counties. A share savings account with a one-time \$5 membership fee is required. You must keep \$5 in the savings at all times.

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Gave More. Earn More.
WITH OUR HIGH-YIELD ACCOUNT

Earn up to **3.75%** APY.¹

- ✓ Access your funds when you need them—without penalties.
- ✓ Direct deposit is available sooner with Early Payday.²
- ✓ Have the flexibility to use your money to pay your bills, write checks and use a debit card.

Ready to grow your savings?

- Scan the QR code
- Stop by one of our 8 locations
- Visit ccuFlorida.org
- Call 321.690.2328



¹APY=Annual Percentage Yield. Rates as of July 1, 2025. Rates are subject to change without notice. Amount of dividend is based on your average daily balance for the month. The minimum deposit required to open is \$25. Avoid a monthly service fee of \$25 by maintaining a minimum daily balance of \$10,000. ²Early Payday is based on the date that your employer or other direct deposit source sends CCU Florida the funds for your deposit. The actual delivery dates may vary in the event of holidays and other occurrences.

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MARK YOUR CALENDAR

IMPORTANT DATES:

July 4: INDEPENDENCE DAY
Branches Closed

September 1: LABOR DAY
Branches Closed

FREE WEBINARS:
Register at
ccuFlorida.org/events

Jul 8 & 17: Mastering the GIG Economy

Aug 12 & 21: Raising a Money Smart Kid—Back to School Edition

Sep 9 & 18: Finances for New Families

DO WE HAVE YOUR CURRENT CONTACT INFO?



If you have recently moved, changed your email address or phone number, please take a moment to update your contact information with us. You can fill out a Contact Information Update Form after logging in to Online Banking in the Additional Services tab, stop by a branch or call us at 321.690.2328. Thank you.

Community credit union FLORIDA



321 Financial Help-Line

NO-COST FINANCIAL COUNSELING

Schedule an appointment to visit any branch location. Use our easy online scheduling tool or call 321.690.2328.