

SMART Choices NEWSLETTER



Growing Together in Our Community

Community Credit Union of Florida is growing right along with the communities we serve.

From the opening of our newest branch in Merritt Island to the groundbreaking of our future corporate headquarters in Palm Shores, we are continuing to invest in Brevard County while staying focused on what matters most — helping our members reach their financial goals.

A New Chapter for CCU Florida

CCU Florida recently celebrated the groundbreaking of our new corporate headquarters at 5560 N. Highway 1, just south of the Pineda Causeway in Palm Shores.

Local elected officials, community leaders and project partners joined us to mark this important milestone. The event included remarks from CCU Florida President and CEO Dan Kelley, Economic Development Commission of Florida’s Space Coast President and CEO Lynda Weatherman, Brevard Public Schools Superintendent Dr. Mark Rendell, Palm Shores Mayor Charles Chambliss and CCU Florida Board Chair Jim Platman.

A ceremonial groundbreaking and the burial of a commemorative time capsule helped celebrate both our history and our future in Brevard County. Expected to open in the third quarter of 2028, the 90,000-square-foot headquarters will bring more than 400 CCU Florida employees together in one location. By bringing corporate and support teams together, the new facility will help strengthen

collaboration and provide the space and resources needed to support our members as CCU Florida continues to grow.

Come See Us in Merritt Island

Our newest branch is now open at 1380 N. Courtenay Parkway in Merritt Island, giving members another convenient place to take care of their financial needs. If you haven’t stopped by yet, we would love to see you. Meet our team, see some familiar faces and discover a location designed to make it easy to get the personalized help you need.

Whether you’re opening an account, building your savings, financing a vehicle or home, or simply looking for guidance on your next financial step, our Merritt Island team is ready to help.

As CCU Florida continues to grow, our commitment remains the same: to provide the personal service, financial solutions and support our members need at every stage of life.

We’re proud to continue investing in Brevard County and in the members and communities we’ve been honored to serve for more than 70 years.



Make Your Savings Work Harder

Saving money is about more than simply putting money aside. It's about preparing for the unexpected, planning for what's ahead and giving yourself more financial flexibility.

Whether you're building an emergency fund, saving for a vacation, preparing for a major purchase or simply working toward greater financial security, where you keep your money can make a difference. A high-yield account can help you earn more interest on money you're already planning to save.

Keep Your Money Accessible

A high-yield account gives you the opportunity to earn interest while keeping your money relatively accessible. Depending on how you use it, it can even serve as an all-in-one account for both everyday spending and savings, helping you simplify your finances while still earning interest on your balance.

Put Compounding to Work

As your account earns interest, that interest is added to your balance. Over time, you can earn interest not only on the money you originally deposited, but also on the interest you've already earned. That compounding can help your savings grow over time.

Build Better Saving Habits

A high-yield account can also make saving feel more rewarding. Consider setting up automatic transfers or directing a portion of each paycheck to the account. Consistent contributions can help make saving part of your regular financial routine.

Small Steps Can Add Up

You don't necessarily need a large balance to get started. Even modest contributions can add up over time, and earning interest can help you make more of the money you set aside.

Earn rates up to 3.00% APY with CCU Florida's High-Yield Account.¹ For more information, scan the QR code or call Member Services at **321.690.2328**.

¹APY = Annual Percentage Yield. Rates as of September 1, 2026. Rates are subject to change without notice. This account features a tiered rate structure; the interest rate and APY earned are based on the applicable balance tier. Interest is earned on the balance, and the amount of the dividend is based on your average daily balance for the month. The minimum deposit required to open the account is \$25. Avoid a \$25 monthly service fee by maintaining a minimum daily balance of \$10,000.

SCAN QR CODE
FOR MORE INFO



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Go Into the Holidays with Confidence

The holiday season means making memories, celebrating traditions and finding the perfect gifts for people we love. CCU Florida is here to help you prepare for the season with confidence.

- **QCash Loans** for quick access to funds when unexpected expenses come up.
- **ATMs throughout the country** so you can access cash while traveling or visiting family.
- **Digital Banking and Mobile Banking** to check balances, transfer money, pay bills and manage your accounts wherever the holidays take you.
- **Mobile Deposit** to deposit checks without making a trip to a branch.
- **Debit and Credit Cards** for convenient holiday shopping and everyday purchases.
- **Personal Loans** and other financing options to help manage larger seasonal expenses.

Visit us online at ccuflorida.org or call 321.690.2328 to learn more about how we can help you.



MARK YOUR CALENDAR

OCTOBER 12, 2026 Columbus Day Branches Closed	DECEMBER 25, 2026 Christmas Day Branches Closed
NOVEMBER 11, 2026 Veterans Day Branches Closed	DECEMBER 31, 2026 New Year's Eve Branches Close at 2PM
NOVEMBER 26, 2026 Thanksgiving Day Branches Closed	January 1, 2027 New Year's Day Branches Closed
DECEMBER 24, 2026 Christmas Eve Branches Close at 2PM	