

FALL 2025

# SMART NEWSLETTER

# Choices



## Leading with Purpose: Dan Kelley Charts a Bold Future for Community Credit Union of Florida.



### Dan Kelley

Chief Executive Officer  
Community Credit Union of Florida

With more than 20 years of experience in the financial services industry and a proven track record of strategic leadership, Dan brings a strong commitment to member-focused service, innovation, and operational excellence. He has demonstrated a passion for building inclusive cultures and delivering meaningful value to both members and team members.

### With deep roots in credit union values, new President and CEO, Dan Kelley, shares his vision for innovation, community, and member-first service at CCU Florida.

Dan Kelley, the newly appointed President and Chief Executive Officer of Community Credit Union of Florida, has long been an advocate for the power of credit unions. His journey began over two decades ago, when—working in high-interest, short-term lending—he began seeking a career with more purpose and balance. Influenced by his wife and father-in-law, both longtime credit union members, Dan found himself drawn to the credit union movement, but it was a personal story that truly shifted his path.

*"My father-in-law's credit union story really has stuck with me. And it's something that I've now been able to see firsthand serving credit unions and members for many years. He was working, and he was trying to start a family. And he went to his bank to get a loan to buy a lot, eventually to build a home. He had banked with them for several years, and they turned him down. One of his coworkers advised him to go to the credit union...and sure enough, that credit*

*union came through for him, gave him the money he needed to buy the lot, for the home that he eventually built. So that really resonated with me."*

*Dan added: "I enjoyed what I was doing, but I wasn't making that sort of difference in somebody's life or in the community. And that's just one of the things that's continued to draw me to what we do, serving our members at the credit union, day in and day out."*

### A People-First Leadership Approach

Before stepping into the CEO role, Dan served as CCU Florida's Chief Experience Officer and most recently, Chief Lending Officer. These experiences deeply shaped his philosophy of leadership—guided by empathy, collaboration, and integrity. "My position as CEO is not much different as it was in my previous roles. And that's just doing the right thing every day for all of our members. On the other side, it's extremely important to make sure I'm taking care of our team members."

He emphasized the essential connection between employee satisfaction and mem-

ber satisfaction. "I'm only as good as the team members. So, it's important for me to make sure that I'm providing all of our team members with opportunities to grow, and the tools and resources that are necessary for them to be successful. If they're feeling good about what they do and are feeling successful in their role, they're going to take better care of our members which will enhance the overall strength of the credit union."

### Innovation That Enhances Human Connection

Looking to the future, Dan and his leadership team are aligning CCU Florida's trajectory with its core mission: To improve the financial well-being of our members and make a positive difference in our community. "Our mission statement really speaks to what we do and how we do things. Our world is changing. The financial services world is changing. And so, a big part of our future is continuing to invest in technology and innovation."

While CCU Florida has long been an adopter of new technologies, Dan emphasizes a balanced, member-focused approach to innovation. "We don't like to necessarily do



things first, what I call being the bleeding edge of technology, as it can sometimes be risky. Ensuring our members and the credit union are safe is of utmost importance. But we do want to continue to invest in technology and innovation to make sure that we're making CCU Florida easy to do business with by enabling our team members to work better, faster, and more consistently through automation and process improvements."

Artificial intelligence is part of that strategy—but not at the cost of people. "I don't see AI reducing or eliminating positions. Continued growth for CCU Florida will include the growth of our team members. We will use technology as a tool, not a replacement. We've been wildly successful, and I'm confident that we will continue to be as we fine tune our processes, products, and solutions to make them even more attractive and beneficial to our members."

### Competitive Advantage Rooted in Service

CCU Florida continues to be a standout in the credit union industry, recognized for its financial strength, trusted reputation, and commitment to the local community. "We're a local, trusted financial institution. We're proud to say that we are still very much homegrown. We use common sense when making decisions about products and solutions that impact our members."

A unique advantage lies in CCU Florida's hands-on approach to lending: "We want to make sure that we can make a decision for our members quickly and make the process as painless as possible. Whether it's a mortgage loan, auto loan, or commercial loan...we service all of our loans that we do at CCU Florida. With mortgage rates as high as they are today, we provide our members with the opportunity to reach out to us when mortgage rates start to go down and ask to take advantage of a lower interest rate."

Dan's leadership reinforces CCU Florida's long-standing dedication to putting members' needs first. "We're going to make sure that CCU Florida is positioned with the right people, products, and services to provide value to our members, doing what's in their best interest every time."

### Strengthening Community Roots

CCU Florida's foundation is built on service. Founded by teachers over 70 years ago, that legacy continues to inspire the organization's community partnerships today. "Our community partnerships are a great strength for CCU Florida. We were founded by teachers 72 years ago, and we are still committed to serving those teachers and other organizations in the community. We've grown accustomed to those relationships and partnerships. That has allowed us to thrive over all these years."

### Embracing the Future—Securely and Strategically

As CEO, Dan doesn't envision sweeping changes—but rather, thoughtful refinements that build on CCU Florida's strong foundation. "We're doing a lot of things right, so it's just making small adjustments to do those same things a little better, a little easier, and to add more value for our members, team members, and community partners."

Key areas of focus include enhanced digital experiences and robust security protocols to protect against the rising threats of fraud and cybercrime. "The financial services space is evolving. We're not just competing with local banks and credit unions in Brevard County. We're competing with the Amazons and Walmarts of the world. It's important for me to make sure that CCU Florida continues to maintain a high level of security, for our members and for our data. And we will use technology to help make sure we're staying on top of these evolving scams and bad actors."

### A Vision Grounded in Purpose

Dan is grateful for the opportunity to lead CCU Florida and feels a deep sense of responsibility. "I'm really excited to be serving in this capacity as the next President and CEO. It truly is an honor and a privilege. And I look forward to continuing to serve all of our members, our wonderful team members, and our community partners. I'm encouraged for the future, for CCU Florida, and I am thrilled to have our community be a part of this journey."

**Watch Now:  
Exclusive Interview  
with Dan Kelley**



## THANK YOU

### TO OUR BACK TO SCHOOL DRIVE PARTICIPANTS

Your generosity and support helped Brevard Schools Foundation Supply Zone provide students with the supplies they need to start the school year strong. Because of you, we're sending kids back to school prepared, confident, and ready to succeed. We couldn't have done it without you!

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#### IMPORTANT DATES:

- OCTOBER 13**  
Columbus Day -  
Branches Closed
- NOVEMBER 11**  
Veteran's Day -  
Branches Closed
- NOVEMBER 27**  
Thanksgiving Day -  
Branches Closed
- NOVEMBER 28**  
Branches close at 2pm
- NOVEMBER 29**  
Branches Closed
- DECEMBER 24**  
Christmas Eve -  
Branches close at 2pm
- DECEMBER 25**  
Christmas Day -  
Branches Closed
- DECEMBER 31**  
New Year's Eve -  
Branches close at 2pm
- JANUARY 1, 2026**  
New Year's Day -  
Branches Closed

### COMPETITIVE AUTO LOAN RATES<sup>1</sup>

# \$200 CASH BACK<sup>2</sup>

<sup>1</sup>Loan rates are based on credit history, loan terms and borrower qualifications. Contact CCU Florida to determine your rate.<sup>2</sup>Minimum loan balance of \$10,000 to receive cash. For purchase loans, cash is available only for financing initiated directly with CCU Florida. Not available for financing obtained at a dealership. Cash bonus will be deposited to the Share 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. Offers are subject to change.