

SUMMER 2026

SMART *Choices* NEWSLETTER



Celebrating Independence — In More Ways Than One

This summer, communities across the country will gather to celebrate America's 250th birthday — a milestone that invites reflection on where we've been, what we've accomplished, and the opportunities that lie ahead. While Independence Day is often marked by fireworks, family gatherings, and community celebrations, it can also serve as a reminder of another important form of independence: financial well-being.

Small Steps Create Lasting Freedom

Financial independence isn't achieved overnight. It is built through consistent habits — saving for the future, managing debt wisely, preparing for unexpected expenses, and making informed financial decisions.

Fortunately, today's financial tools make it easier than ever to stay connected to your goals. Whether you're monitoring spending through online and mobile banking, using digital tools to track your progress, or earning more from everyday banking relationships, small actions can add up to meaningful results over time. Check out our 321 Financial Liftoff resources at <https://www.ccuflorida.org/321-financial-liftoff>.

Making the Most of Summer

Summer often brings opportunities to travel, tackle home improvement projects, or spend more time with family and friends. It can also bring additional expenses.

Before embarking on a vacation or major purchase, it's worth taking a few moments to review your budget and financial goals. Mobile banking, account alerts, and digital payment options can help you stay on top of spending while on the go, giving you greater confidence and control throughout the season.

For homeowners considering renovations or larger projects, summer can also be an ideal time to evaluate financing options that may help preserve monthly cash flow while investing in a home's long-term value.

Invest in What Matters Most

One of the greatest benefits of financial wellness is the ability to focus resources on what matters most. For some families, that means saving for future goals. For others, it means preparing for the next chapter, purchasing a first home, paying down debt, or creating greater financial security for retirement.

Sometimes the most valuable financial tool isn't an account or a loan — it's a conversation. Whether you're creating a budget, working to improve your credit, planning for a major life event, or simply looking for guidance, financial counseling can provide the knowledge and confidence needed to make informed decisions. Through personalized financial counseling and educational resources, Community Credit Union of Florida helps members navigate challenges, identify opportunities, and build a path toward long-term financial well-being.

Building Stronger Communities Together

Credit unions were founded on the principle that people can achieve more when they work together. That philosophy continues to guide Community Credit Union of Florida today. From supporting local schools and financial education initiatives to providing products and services that help members achieve their goals, CCU Florida remains committed to improving the financial well-being of the members and communities it serves.

Looking Ahead

As we celebrate 250 years of American history, it's worth reflecting on the values that continue to shape our future: responsibility, opportunity, resilience, and community. The same principles apply to personal finances. By taking advantage of the tools, resources, and opportunities available today — from digital banking and financial counseling to savings and lending solutions — each of us can continue building a stronger financial future, one decision, one goal, and one step at a time.

Cryptocurrency Scams Are on the Rise: Know the Warning Signs

Cryptocurrency investment scams are becoming more sophisticated, costing consumers billions of dollars each year. Scammers often use fake investment platforms, social media, dating apps, text messages, or even AI-generated videos and voices to convince people to invest in fraudulent cryptocurrency opportunities.

Some scammers first build a personal or romantic relationship online before encouraging victims to invest in fraudulent cryptocurrency opportunities. Others impersonate celebrities, investment professionals, or government agencies, or create fake cryptocurrency exchanges and investment apps designed to steal your money.

Watch for these warning signs:

- Promises of guaranteed or risk-free returns
- Unsolicited investment offers or messages from strangers
- Pressure to act quickly or keep the opportunity secret
- Requests to send money through cryptocurrency, wire transfers, gift cards, or Bitcoin ATMs
- Instructions to move money from your bank account to purchase cryptocurrency for an “investment”

Remember: No investment is guaranteed, and legitimate financial institutions will never require payment exclusively through cryptocurrency.

If you think you may have been targeted by a cryptocurrency scam, stop communicating with the individual immediately and contact CCU Florida at 321-690-2328. We also encourage you to notify any financial institutions involved and report the incident to your local law enforcement agency as soon as possible. When it comes to cryptocurrency, if an investment opportunity sounds too good to be true, it probably is.



Federally Insured by NCUA

GET \$250*

Cash Back

USE CODE: MK-CHECKING

Open a new Free Checking Plus account, meet the direct deposit requirements, and celebrate America's 250th with a \$250 bonus!*



SCAN HERE

*Offer subject to change; \$250 Cash Back America Anniversary promotion applies only to qualified accounts, terms and conditions apply. USE OFFER CODE: MK-CHECKING



MARK YOUR CALENDAR

IMPORTANT DATES:

JULY 4, 2026
Independence Day - Branches Closed

SEPTEMBER 7, 2026
Labor Day - Branches Closed

Adventure isn't waiting—it's out there right now.

Picture sunrise road trips in your RV, weekends at the campground, afternoons on the water, and spontaneous getaways whenever the mood strikes.

Whether it's a boat, camper, travel trailer, or RV, CCU Florida's low rates can help you unlock the freedom to explore more, wander farther, and create memories that last a lifetime.

Grab the keys. Start the engine. Chase the adventure. Your next great story begins today.

HOW TO APPLY

Scan the QR code, visit ccuFlorida.org or visit your local branch.

SCAN HERE

Loan rates are based on credit history, loan terms and borrower qualifications. Contact CCU Florida to determine your rate. Rates are subject to change.

FOLLOW US ON
SOCIAL MEDIA



FACEBOOK
@CCU Florida



INSTAGRAM
@ccufloida



LINKEDIN
@CommunityCreditUnionFlorida