



THE LOYALTY CONNECTION

OUR MISSION: We will serve the needs of our members beyond their expectations by offering products and services that educate, provide convenience, and are competitively priced.

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

FINANCIALS*

Assets	\$312,467,470.92
Shares	\$117,289,798.61
Loans	\$162,202,312.27
Membership	23,115

*AS OF 6/30/2023

A LETTER FROM OUR CEO

I am delighted to share some exciting news with you. Our Credit Union is undergoing a significant transformation, and we are thrilled to unveil our fresh new name and logo. Allow me to introduce LOYALTY Credit Union - a place where you can truly feel like you belong!

The decision to rebrand our two credit unions, Central Credit Union of Florida and Tallahassee-Leon Credit Union, was not taken lightly. It was driven by our shared vision of creating a financial institution that places loyalty to our members at the heart of everything we do. By uniting our resources, expertise, and passion under a single name, we are forging a brighter future for all. LOYALTY Credit Union reflects the values that define us - loyalty, trust, and community.

Throughout this journey, our focus remains steadfastly on serving you. With an expanded range of services and a comprehensive network, we are better equipped to cater to your financial needs at every stage of your life. Whether it's securing your first home, saving for your children's education, or planning for retirement, LOYALTY Credit Union is here to empower you to achieve your dreams.

At the core of our credit union has always been our loyalty to you - our valued members. This unity allows us to amplify our efforts in providing personalized attention, tailored solutions, and unwavering support for your unique needs.

As we embrace this transformation, we also welcome the opportunity to embrace innovation. We believe in harnessing technology's potential to enhance your banking experience. Expect cutting-edge digital tools, secure online banking, and user-friendly interfaces that make managing your finances easier and more secure.

Beyond serving you, we are deeply committed to our communities. Giving back is an integral part of our mission, and as a unified credit union, our impact will be even more profound. From supporting local events to contributing to charitable initiatives, we remain steadfast in our dedication to fostering growth and prosperity in the neighborhoods we serve.

I invite you to join us on this exciting journey of growth and transformation. There is no action required on your part - all the services and products you know and love will remain intact and available to you. Together, we are forging a stronger credit union that will stand the test of time and remain loyal to you - the heart and soul of our institution.

Thank you for your continued trust, support, and loyalty.

Sincerely,

Lisa Brown | CEO, LOYALTY Credit Union



CROSS THE FINISH LINE FASTER WITH OUR FINISH LINE MORTGAGE SPECIAL!

Pay off your mortgage in 15 years or less. Refinance your existing mortgage plus closing costs, up to 80% of the appraised value.

[LEARN MORE](#)

HUNTING LINE OF CREDIT COMING SOON!



INTERNATIONAL CREDIT UNION DAY

CELEBRATE THE SPIRIT OF THE GLOBAL CREDIT UNION MOVEMENT WITH US.

THURSDAY, OCTOBER 19, 2023

COMMUNITY INVOLVEMENT

We are fortunate enough to support local charities with monetary donations and/or volunteer hours. Here are a few that we have supported over the past few months:

Pensacola State College, Salvation Army, Dixon School of Arts and Science, United Way of West FL, Boys and Girls Club Emerald Coast, Autism Pensacola, Salvation Army, Escambia County Sheriff's Office, Pensacola Police Department, ESCO Blazer Academy, Boys and Girls Club, Leon County Sheriff's Office, United Way Big Bend, Foundation for Leon County Schools, Big Brothers Big Sisters of the Big Bend, Miracle League, Black Business Pensacola, Epilepsy Alliance Florida, Rotary Club Pensacola, Big Brother Big Sisters of NW FL, Heroes in Public Safety, Oakridge Elementary, Refire Culinary, United Partners for Human Services, Florida Sheriffs Association, and Council on Aging of West FL.



START THEIR FINANCIAL JOURNEY TODAY

It's never too early to give your child a head start toward financial success. That is why we offer Savings and Checking Youth Accounts tailored for infants through 17 years old.

[OPEN AN ACCOUNT](#)



4 TIPS FOR A FINANCIALLY STABLE ADULTHOOD

Establishing a financially stable adulthood is a key aspect of responsible money management. Here are some essential tips to help you on your financial journey:

- **Create a budget:** Develop a budget to track your income and expenses. This will help you prioritize your spending, save for emergencies, and avoid unnecessary debt
- **Live within your means:** Avoid overspending and living paycheck to paycheck. Stick to a budget and resist the urge to splurge on unnecessary expenses
- **Educate yourself about personal finance:** Learn finance concepts such as credit scores, investing, and retirement planning. Stay informed and make informed financial decisions
- **Set financial goals:** Establish short-term and long-term financial goals. Define your financial objectives, create a plan to achieve them, and regularly review your progress

Remember that responsible money management is a lifelong journey, so start early and make smart financial decisions to secure your financial future!



COMMON CREDIT SCORE TRUTHS & MYTHS

Although credit scores may be confusing - it is important to know the truths and myths.

- **Truths:** Payment history matters, credit utilization matters, and regular monitoring is important
- **Myths:** Checking your credit score won't lower it and closing old accounts can hurt your score

Stay informed about your credit health and monitor your credit regularly!

HOLIDAY CLOSURES

Labor Day: September 4
Columbus Day: Oct 9

SENIOR MANAGEMENT

Lisa Brown, President/CEO
Elizabeth Oakes, Chief Operations Officer
Joshua Jackson, Chief Financial Officer
Park Broome, Chief Strategy Officer
Todd Cunningham, Chief of Staff
Maggie Conaghan, VP Compliance
Teresa Loy, VP Lending
Melanie Quinton, VP Marketing
Tammy Smith, VP Support 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.

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