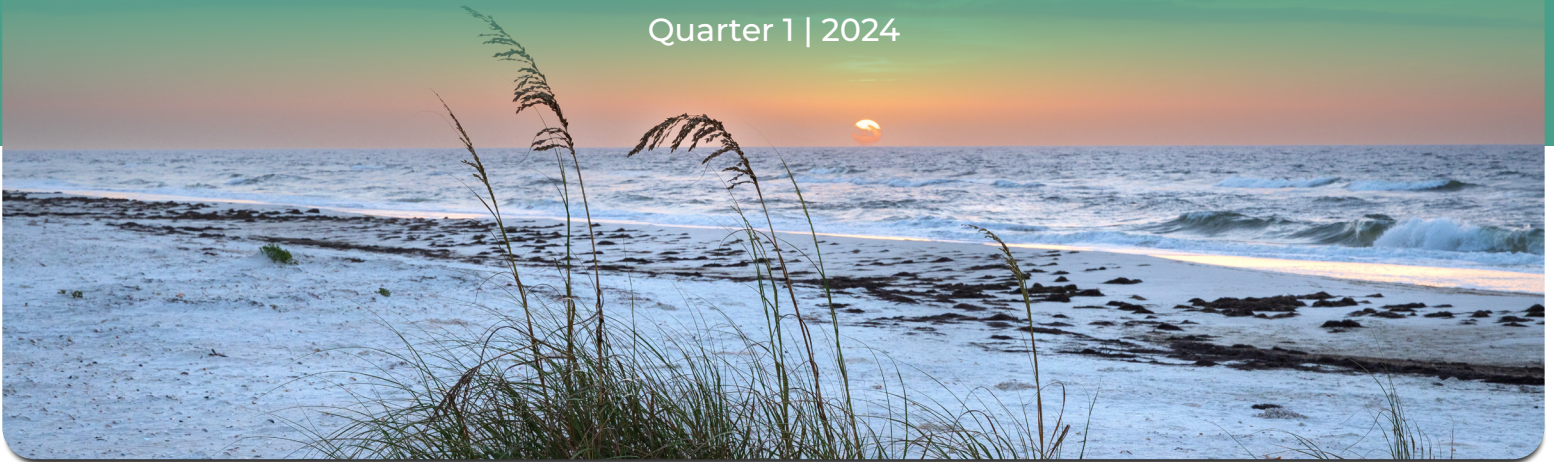


# THE LIGHTKEEPER

The Official Newsletter of Emerald Coast Federal Credit Union  
Quarter 1 | 2024



## Message From The CEO

By April Redmond

As we go through the first months of the year, I want to take a moment to express my appreciation for your continued membership and trust in our credit union.

Our commitment to serving you remains constant. We are here to assist you and your loved ones with every stage and goal in life. Your financial well-being matters so much to us, and we are excited to be part of every moment.

I encourage you to take a moment to explore the newsletter and discover the many ways we're here to support you. Your feedback and questions are always welcome.

Let's make the most of this quarter and start the year strong together. We're excited about what the future holds and can't wait to serve you even better every day.



- P1. Message From The CEO  
Banking at Your Fingertips  
New Year, New Ride  
Unlock Financial Growth
- P2. Swipe and Conquer  
Kick Off the Year Right  
With Resolutions  
How to Find the Best  
2024 Spring Deals  
Holiday Closures  
Seize the Sunshine  
Spring Break on a Budget

### Banking at Your Fingertips!

Explore the convenience of our mobile app - your financial hub on the go. Easy, secure, and packed with features to simplify your financial journey.



### New Year, New Ride!

Start 2024 off right with a new set of wheels! An auto loan from Emerald Coast FCU offers competitive rates and flexible terms to make your New Year's resolutions come true. Stop wishing and start financing today!

[APPLY TODAY!](#)

### Unlock Financial Growth!



Looking for a safe and simple way to earn a greater return on your money? With a share certificate, you can invest confidently! Enjoy a minimum deposit of \$1,000 with terms ranging from 91 days to 36 months. Plus, special rates for retirees (age 55 and over) make it even more rewarding!

[APPLY TODAY!](#)

## Swipe and Conquer!

Our Visa® Credit Card is not just a convenient way to pay; it's your ticket to financial flexibility. Pair it with our debt consolidation for a strategic approach to managing and reducing debt. Consolidate high-interest balances, simplify payments, and take control of your financial journey. With competitive rates and a tailored approach, let's turn your credit card into a smart financial tool.

[APPLY ON OUR WEBSITE!](#)



## Holiday Closures

**New Year's Day**  
Monday, January 1

**MLK Jr. Day**  
Monday, January 15

**Presidents Day**  
Monday, February 19

## KICK OFF THE YEAR RIGHT WITH RESOLUTIONS

- 1. Create a Budget:** Create a budget outlining your income, expenses, and savings goals. This simple step can help you take control of your finances and ensure that your spending aligns with your priorities.
- 2. Build an Emergency Fund:** Make it a resolution to build or strengthen your emergency fund. A financial safety net can provide peace of mind and protect you from unexpected financial setbacks.
- 3. Pay Down Debt:** If you have outstanding debts, consider a plan to pay them down strategically. Prioritize high-interest debts and explore options like debt consolidation.
- 4. Save and Invest:** Set a goal to save a percentage of your income. Whether for retirement, a down payment on a home, or a dream vacation, saving and investing are essential for long-term financial security.
- 5. Review Your Credit:** Regularly check your credit report for errors and monitor your credit score. Good credit can open doors to better financial opportunities.
- 6. Seek Financial Education:** Knowledge is a powerful tool for financial success. Consider attending financial workshops, reading books, or seeking guidance from financial advisors to enhance your financial literacy.
- 7. Consult Your Credit Union:** Don't hesitate to contact us for guidance and support. We offer a range of financial products, services, and educational resources to help you achieve your resolutions.

## HOW TO FIND THE BEST 2024 SPRING DEALS

Spring officially begins on March 20, and although this month lacks major shopping holidays, there are fantastic opportunities to save. Here's what's on our sale radar:

- 1. Winter Apparel:** March is prime time for scoring discounts on winter clothing, particularly coats. Retail giants like Target, Kohl's, and Macy's are hotspots for finding markdowns on everything.
- 2. Winter Sporting Goods:** This month is an opportunity to grab these essentials for next winter.
- 3. Fitness Equipment:** The 'new year, new you' sales on fitness equipment in January often spill into March, making it an excellent time to invest in treadmills, bikes, ellipticals, and accompanying apparel.
- 4. St. Patrick's Day Items:** If green is your hue, March brings discounts on festive gear for St. Patrick's Day at stores like Petco and Kohl's.
- 5. Vacuums:** Surprisingly, March is a great time to snag a vacuum deal, especially for Dyson models. Opting for a certified, refurbished Dyson on eBay can yield discounts of up to 66% off, as seen last year.

## Seize the Sunshine!

Our personal loans are your ticket to the ultimate spring break escape.

Whether it's sandy beaches or mountain retreats, make every moment count with flexible terms and competitive rates. Your dream getaway is just a loan away!

[APPLY NOW!](#)

## Spring Break on a Budget

Anticipate and plan your dream spring break without breaking the bank with these concise tips:

- **Establish** a budget to guide your spending decisions and set up automated transfers from your checking to a dedicated spring break savings account
- **Identify** areas to cut back, like dining out less or canceling unused subscriptions
- **Boost** your income through freelancing or part-time work, directing extra earnings to your spring break fund
- **Plan** your trip in advance for potential cost savings, and consider group travel to share expenses
- **Compare** prices for flights, accommodations, and activities to get the best value

## Privacy Notice

Our Privacy Notice is available on our website!



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