

THE LIGHTKEEPER

The Official Newsletter of Emerald Coast Federal Credit Union
Quarter 3 | 2022



Message from the CEO

By April Redmond

Thank you for being a member of Emerald Coast. As a member, you know our products and services are always evolving to meet your personal and financial needs. We have some amazing things on the way, so be on the lookout for the best rates and the best benefits — all made for members like you!

As we all know, it has been a tough couple of years. We're very grateful for your continued support of your credit union family. We hope you feel the same about us. After all, we're in this together. So go ahead and drive off in your dream car, create an outdoor entertainment space, or move into a new home. You'll find there's a lot we can accomplish together.

Contact us today for help in making your financial goals a reality. We are so excited to see where the future takes us. And, as always, thank you for being a part of the Emerald Coast family!



- P1. Message From CEO
 - Auto Loan
 - Home Equity Line of Credit
- P2. Coming Soon! ApplePay, GooglePay and SamsungPay
 - E-Statements
 - Holiday Closures
 - Mobile App
 - Young Adult Tips



Your Ride, Your Choice!

We're here to help you get ready and save the most on your new car with our great low auto loan rates!

[APPLY ON OUR WEBSITE!](#)



Make It Your Dream Home!

Would you like to renovate the kitchen or a bathroom? Or add a swimming pool, or a deck? Our Home Equity Line of Credit might be just for you! Contact us for more information.



HOLIDAY CLOSURES

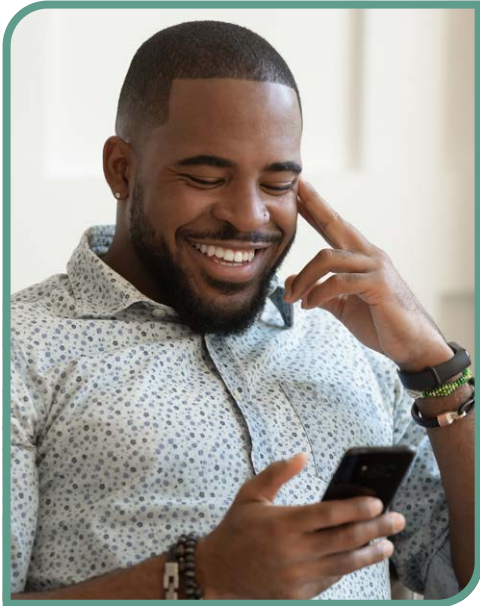
Independence Day
July 4
Labor Day
September 5

Coming Soon



E Statements are here!

Finally, eliminate all that extra paper with our e-Statement service and save the clutter.



Reach Us Anywhere!

You can reach us anywhere when you download our mobile app. You can utilize our app to transfer funds between accounts, check your balance, and much more! Download it today!



Privacy Notice

Our Privacy Notice is available on our website!



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NCUA

SAVING MONEY THIS SUMMER WITH SOME GREAT IDEAS!

We have compiled a few ways you can make some hidden savings each month.

July: Summertime is here, which means planning for your dream vacation is now one of the many things coming up. If that's not in the budget, try some of these great ideas: local beaches and parks, or even going camping in your own backyard.

August: Summer can go by fast so be prepared for back-to-school deals and ads. During this time, great saving options may be available on several items. From clothes and shoes to office supplies and home goods, many things can significantly reduce their prices! Don't forget that pre-fall time is perfect for getting ready for gardening and planting those autumn crops.

September: Fall is just around the corner, and the weather is starting to cool down, which means there is no need for air conditioning, instead open the windows up. Clean and fresh air and a much lower electric bill is a huge plus. Weeknight tip: Now that school is in full swing, try keeping weeknight meals simple and inexpensive by using those delicious garden-ed veggies from the garden.

GREAT SAVING TIPS FOR YOUNG ADULTS

- Have a garage sale
- Skip the car wash and wash your car at home
- Pack your lunch
- Keep your blinds and curtains closed during the day
- Take advantage of free events around your community



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