SPACE COAST CREDIT UNION

Your life. Your financial watchdog.

January 2026

THE Watchdog Report



As we look to the future, 2026 is a special year for all of us at Space Coast Credit Union – it marks our 75th anniversary. Since 1951, we've been proud to serve you, our members, and our communities. Our mission, "To Create Value in Cooperative Ownership," has guided us every step of the way and it remains at the heart of everything we do. This milestone is a celebration of the trust and partnership we've built together over the years.

Before we look ahead, let's take a look back at some 2025 highlights:

• **Branch Expansion:** We opened the Waterford Lakes branch and Avalon Park branches in Orlando and prepared for new locations like Lake Nona. Cypress Creek and North Merritt Island branches were relocated to larger, modern spaces for improved service.

• **Technology Enhancements:** Digital banking saw major upgrades, including FICO score access for credit card holders, a "Pay My Loan" feature, plus other improvements to enhance the user experience.

• **Community Engagement:** Our team participated in numerous community events – walks, festivals, parades – and expanded our partnership with the Miami Dolphins, supporting pre-game activities with youth programs.

Looking Ahead:

• **SCCU Partners in Purpose:** To mark our 75th year, we're launching a new community service program empowering Team Members to volunteer for causes important to our members.

• **Continued Growth:** In 2026, SCCU will operate 70 branches from Palm Coast to Homestead, supported by 1,200 Team Members. Each new branch strengthens our network and relationships.

• **Redesigned Website:** Later this year, we'll launch a redesigned SCCU.com to make managing your financial life simpler and more convenient. The new site will offer streamlined navigation, expanded self-service options, and a mobile-friendly design, so you can access what you need, anytime, anywhere.

Everything we accomplished in 2025 – and everything we're planning for 2026 – is because of you. Your loyalty and trust are the foundation of our success, and we're deeply grateful for the opportunity to serve you.

As we step into this exciting new chapter, I'm filled with optimism for what we can achieve together. We'll continue to listen, learn, and adapt, always keeping your best interests at the center of our decisions. Thank you for being an essential part of the SCCU family.

With heartfelt gratitude,

Shane Hoyle
President & CEO



Celebrate our Second Orlando Branch Opening!

Friday, January 16 | 9 a.m. - 2 p.m.
425 S. Avalon Park Blvd.
Orlando, FL 32828

We're excited to open our second Orange County branch and we hope you can join us!

A short ribbon-cutting ceremony will take place at 9:0 a.m. to commemorate the occasion, followed by a community celebration filled with complimentary coffee and treats from Sidecart Coffee, lunch from Mission BBQ, prizes, and SCCU swag. Plus, register for a chance to win our grand prize – TWO ANNUAL PASSES to Walt Disney! If you're in the Avalon Park area, stop by and celebrate with us. We can't wait to show you around our new branch and introduce you to your neighborhood team.*

Get all the details in our Facebook events section.

*Free coffee, food, prizes, swag while supplies last. No purchase or membership necessary to enter. Grand Prize: Walt Disney gift cards with total value of $3,500. Full sweepstakes information can be found here.





Annual Membership Meeting

Space Coast Credit Union will hold its Annual Member Meeting on Feb. 26, at 6 p.m.

SCCU serves 34 counties throughout Florida, so the meeting will be held virtually to ensure all members have an opportunity to participate.

Get More Details



Turn Idle Business Cash Into Growth Opportunities

In just 10 minutes, this on-demand webinar reveals simple, proven strategies to grow your business's idle cash!

Watch Now

Conditions apply.



SCCU will be closed on Monday, Jan. 19, for the Martin Luther King holiday.

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