



Winter Park, A Bold New Branch is Coming!

USF Credit Union is opening a next-gen branch in [Winter Park](#) in Spring 2026! No teller lines, just tech-forward tools and personal service. It's a bold step forward in better banking, and membership is now open to everyone.



Monster Savings on Auto Refi

Starting Nov 1 through Dec 31, refi your ride and score up to \$250 cash back, plus no payments for 90 days. Lock in a lower rate, reduce your monthly bill, and cruise into the holidays with more cash in your wallet. [View details.](#)



Fall's Got It All!

This season, USF CU is rolling out fresh perks from Instant Payments and lightning-fast service to expanded deposit coverage up to \$10 million. Better protection, faster access, and more ways to bank happy. Fall's the perfect time to make the most of your membership with our [Fall Perks guide.](#)



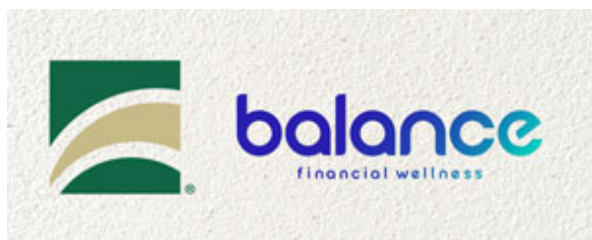
Black Friday Deals, No Budget Blowout

Enjoy the savings without the stress! With USF CU's [FlexPay](#), our Buy Now, Pay Later program, you can shop Black Friday deals now and pay over time with no credit checks. Open your USF CU app to check your offers.



The Power of MFA!

As Cybersecurity Awareness Month wraps up, don't forget to add Multi-Factor Authentication (MFA) to your USF CU account for an instant security boost. It's fast, easy, and gives you peace of mind. [Learn how in 3 easy steps!](#)



Your Path to Financial Fitness!

USF CU members get free access to BALANCE, your online resource for expert financial coaching, tools, and webinars. Build confidence, cut debt, and plan your future all at no cost. [Start your journey](#) to financial wellness today!

Student Loans Made Simple

Whether you're heading to campus or tackling post-grad payments, we've partnered with College Ave to bring you



flexible private student loans that fit your budget. Borrow smart, refi with ease, and stay focused on your future. [Explore your options.](#)



Love Your Credit Union?

Help us spread the love for USF Credit Union by nominating us for Best Credit Union in SRQ Magazine's 2026 Best of SRQ Local Awards! Nominate now through Nov. 12. Let's show Sarasota and Manatee why USF CU is the best in the Bay! [Vote now](#) in the professional services category.



Holiday Closures

Veterans Day: November 11
Thanksgiving Day: November 27
Christmas Eve: December 24 (close at 1 p.m.)
Christmas Day: December 25
New Year's Eve: December 31 (close at 1 p.m.)
New Year's Day: January 1



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