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FLORIDA'S LEADING CREDIT UNIONS

Dedicated to Community

Florida West Coast Credit Union helps members live better and dream bigger.

“When I have the opportunity to speak to diverse groups connected to our membership, I often ask if they truly understand the unique value credit unions provide. It's always rewarding to highlight how credit unions empower individuals and communities through a philosophy of people helping people. As leaders, we have a responsibility to educate others about the impact we make in the lives of our members. Being a not-for-profit financial cooperative means we are driven by a mission to serve our members' best interests, ensuring that every decision we make is for their benefit. This unwavering commitment shapes everything we do and strengthens the trust our members place in us,” says John Purcell, President and CEO of Florida West Coast Credit Union (FWCCU).

Headquartered in Brandon, Florida, a suburb of Tampa, FWCCU proudly serves members across Hillsborough and Pasco County through its five branch locations. Founded in 1942, the credit union has strong ties to local county government entities for its nearly 11,000 members. These deep local roots have helped FWCCU thrive as the communities it serves grow and change.



John Purcell,
President and CEO



“As a credit union, we are privileged to serve one of the fastest-growing areas in the country, providing a unique opportunity to show our community the true value of membership,” Purcell says. “We offer a more personalized and member-focused approach to financial services, where every decision is made with members' best interests in mind. Unlike traditional financial institutions, our success is measured by how we improve the lives of our members, not by generating profits for shareholders. That means when we grow, our members benefit directly through better loan rates, higher savings returns, and lower fees. This member-first mindset is what makes us different, and it's what drives us to continually invest in the financial well-being of those we serve.”

Acting Locally

From the very start, FWCCU has been a decidedly local institution. It was founded by local government workers, and even today most of its members are people who have dedicated their careers to supporting their neighbors and their communities. These local connections matter.

“Our decisions are made locally, and that's

extremely important for our members,” Purcell says. “When someone comes in to talk to us about a car loan, that decision isn't being made by someone in a corporate office in another city or state. Those decisions are being made right here, by people who live and work in the same communities as our members.”

Another important element of FWCCU's culture is its dedication to delivering exceptional member service. The credit union invests heavily in training, providing staffers with the right skills and knowledge to help members with their needs.

“We're providing the kind of relationship-driven personal service that builds relationships, provides solutions, and adds real value to our members and our communities. “Personal service is a big part of our culture,” says Purcell. “When a member walks through our doors, calls us, or submits an inquiry online, that member gets a response from a FWCCU employee. We strive to provide a convenient, human-centered experience that's invested in their financial success, with the convenience of technology and without losing that personal touch. We offer a choice for our members to handle their finances online, in-person, or both.”



This personal approach has also helped FWCCU earn a reputation for providing real help to those who need it most. The credit union offers a variety of financial services, including low-interest loans and specialized programs to help members build or rebuild their credit. As Purcell sees it, these programs are just another way to serve the greater community.

“Many of our members are first responders and essential workers,” Purcell says. “When they need help, from buying a car to saving for kids' college education, we're here to serve them.”

Planning for the Future

“As we move into 2025, this year marks a significant milestone for FWCCU as we undergo a core conversion,” says Purcell. “This transition represents a substantial investment in our technology infrastructure, positioning us for long-term efficiency, enhanced member service, and future growth.”

“Our primary focus will be on the successful implementation of this new system, ensuring that our staff is thoroughly trained and equipped to manage the new technology while maintaining a seamless experience for our members,” he continues. “Core conversions are complex and require significant time and resources, but they are essential to modernizing our operations and improving our ability to serve members more effectively. At the same time, we remain committed to achieving our 2025 strategic goals by balancing these

priorities with diligence, adaptability, and teamwork. I am confident in our leadership and staff to navigate this transition successfully while continuing to serve our members with excellence.”

Giving Back

In 2024, the Tampa Bay area, including Hillsborough and Pasco Counties, endured the impacts of Hurricanes Helene and Milton, which caused significant disruptions to the community. In response, FWCCU implemented several supportive measures to aid its members during these challenging times. Recognizing the financial strain on affected individuals, FWCCU offered a “Skip-A-Pay” program, allowing eligible members to defer two consecutive loan payments, thereby providing immediate relief and flexibility in managing their finances. Additionally, FWCCU introduced low-interest relief loans designed to assist members in covering unexpected expenses resulting from the hurricanes, ensuring access to necessary funds without exacerbating financial burdens. Beyond financial products, the credit union actively engaged in community assistance initiatives, demonstrating a commitment to the well-being and recovery of its members and the broader community. These efforts collectively underscored FWCCU's dedication to supporting its members through both financial solutions and community-focused actions during times of crisis.

“We're involved with the local charities that our members care about,” says Purcell. “We do more than sponsor these groups. We show up at their events, we volunteer our time, and we serve on their boards. We want our members to know that we're not just working in the community, we're participating in it.”

The Board of Directors at FWCCU is composed of distinguished leaders and elected officials from Hillsborough and Pasco Counties' governments, bringing a wealth of experience and a deep commitment to public service. Their leadership extends beyond the boardroom as they remain actively engaged in their communities, ensuring that the credit union continues to meet the evolving needs of its members. Through their dedication and community involvement, they uphold the values of integrity, service, and growth, driving FWCCU's mission to make a positive and lasting impact.

“We stand alongside our board and communities in Hillsborough and Pasco Counties, as everything we do comes from our deep commitment to our members and our community,” Purcell concludes. “Our mission is to empower our members to make informed, confident financial decisions while equipping them with the tools and resources needed to navigate life's economic challenges with resilience. Our guiding principle, ‘Live Better. Dream Bigger,’ embodies our unwavering commitment to helping our members achieve financial stability.”



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