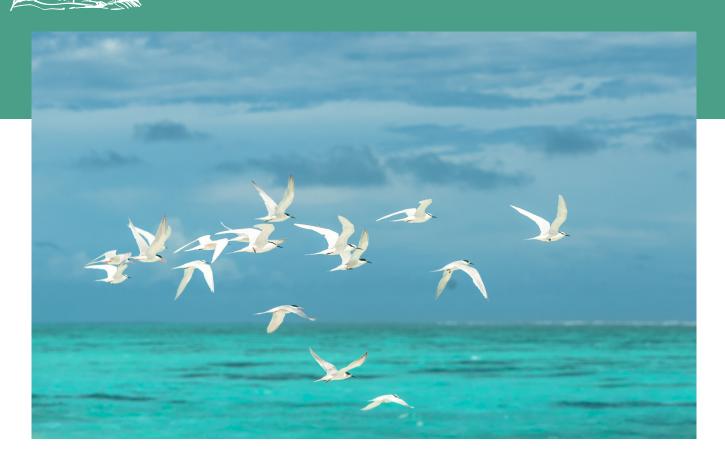
OCTOBER 2019 | QUARTER 4

# THE LIGHTKEEPER

The Official Newsletter of Emerald Coast Federal Credit Union



## Message from the CEO

#### BY APRIL REDMOND

We are celebrating another successful quarter here at Emerald Coast Federal Credit Union. Our members and our community are at the heart of what we do and why we do it.

Chartered in 1939 as St. Joe Papermakers Federal Credit Union to serve the employees and families of the local paper mill, and in 1998, we became Emerald Coast Federal Credit Union, opening up membership to Gulf County and the City of Mexico Beach, carrying with us the legacy of serving its membership.

Please take a moment to thumb through these pages to find some wonderful events and great products we are offering.

From all of us at ECFCU, we wish you and your loved ones a very happy holiday(s) season.

What's in this newsletter:

MESSAGE FROM THE CEO - 1

**HOLIDAY CLOSINGS - 2** 

**YOU'RE INVITED - 2** 

**HOLIDAY EDITION - 3** 

### You're Invited

## INTERNATIONAL CREDIT UNION DAY

Refreshments Served in the Lobby
October 17, 2019
All Locations





### HOLIDAY CLOSINGS

November 11th Veterans Day

November 28th & 29th Thanksgiving

December 24th Christmas Eve

December 25th Christmas Day

December 31st (1 p.m.) New Year's Eve

January 1st New Year's Day



### **EVENTS AROUND TOWN**

#### OCTOBER 12

ST. GEORGE ISLAND ART & WINE SPLASH

### **OCTOBER 15**

BLAST ON THE BAY SONGWRITER'S FESTIVAL

### OCTOBER 19 LANTERN FEST

OCTOBER 31
GHOSTS ON THE COAST

### **NOVEMBER 1**

56TH ANNUAL FLORIDA SEAFOOD FESTIVAL

### **NOVEMBER 22**

DOWNTOWN CHRISTMAS
CELEBRATION
APALACHICOLA

### DECEMBER 14

HOLIDAY ON THE HARBOR CARRABELLE



## Crustless Cranberry Pie

STAFF RECIPE

### Ingredients

1 cup all-purpose flour, 1 cup white sugar, 1/4 teaspoon salt, 2 cups cranberries, 1/2 cup chopped walnuts, 1/2 cup butter (melted), 2 eggs, 1 teaspoon almond extract

#### Directions

Preheat oven to 350 degrees F. Grease one 9 inch pie pan. Combine the flour, sugar, and salt. Stir in the cranberries and the walnuts, and toss to coat. Stir in the butter, beaten eggs, and almond extract. If you are using frozen cranberries, the mixture will be very thick. Spread the batter into the prepared pan. Bake at 350 degrees F for 40 minutes, or until a wooden pick inserted near the center comes out clean. Serve warm with whipped cream or ice cream.





### BEACH INSPIRED ORNAMENT

MATERIALS
Raffia
Shell
Round clothes pin
Sheer ribbon
Round metal accessory
Jute
Hot glue gun

Tie raffia and ribbon around the clothes pin, making sure you leave ample length so it hangs below the clothes pin. Glue the shell onto the round clothes pin. Tie a ribbon with the jute and glue it onto the shell. Glue the metal headpiece onto the clothes pin.



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