

January 2024

Update

A publication exclusively for our members



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Message from Brent E. Lister, First Florida Credit Union President and CEO

As we embark on this new year together, we want to thank you for your membership with First Florida Credit Union and for trusting us to be your financial partner. Your

membership and support help make it possible for First Florida to continue offering trustworthy financial solutions to the communities we serve.

With the new year comes fresh energy and enthusiasm to make plans for the future. As your financial partner, we strive to provide the resources to reach your financial goals. Whether rebuilding your credit, financing your first home, or starting a business, First Florida can help. Don't hesitate to contact our representatives and explore your options.

We've recently released new, increased certificate rates. If you're in the market to maximize your savings, we have several attractive terms to support your financial goals. Our certificate rates also apply to IRA certificates, making them a great retirement savings vehicle. Visit [FirstFlorida.org/certificates](https://www.firstflorida.org/certificates) to compare our rates and terms.

Last year, industry experts reported an uptick in fraud attempts, sparking a need to provide our members with more fraud education. While fraudsters have been finding ways to scam people for decades, their tactics follow ever-changing technology trends that can be tricky to detect. For instance, fraudsters will imitate representatives of financial institutions or large companies to gain access to account information. They do this by requesting confirmation of a verification code sent to the recipient's phone, which mimics an established multi-factor authentication practice.

In order to help our members avoid fraudulent attempts, First Florida has dedicated an online resource for

Scam and Fraud Education (S.A.F.E.), including quick links to our fraud prevention featured articles and other resources. The page also provides alerts on currently reported scams. Visit [FirstFlorida.org/safe](https://www.firstflorida.org/safe) for more tips on how you can protect your private information.

Before we dive into this year, we want to thank everyone who participated in our annual charitable giving to wrap up 2023. With your help, we were able to support the following programs:

- Children's Home Society Back-To-School Drive
- American Cancer Society: Making Strides Against Breast Cancer
- Tallahassee Memorial Healthcare: Flamingo Challenge (benefitting breast cancer survivors)
- Tallahassee Memorial Walker Breast Center for Breast Cancer Research
- Action News Family Focus – Tenikka's Books for Kids & Action News Holiday Toy Drives
- Salvation Army and Second Harvest Food Drives & Stuff-A-Stocking Drive

As a reminder, if you're enjoying your banking relationship with First Florida, we offer a Member Referral Program that allows you to earn incentives. When you refer friends and family, you'll both receive a \$50 Visa® Reward Card if they become a member and meet the program requirements. We've made it easy for you to share. Visit [FirstFlorida.org/refer-a-friend](https://www.firstflorida.org/refer-a-friend) for details, terms, and conditions.

Thank you for being a valued member of First Florida and trusting our team to assist you with your financial needs. Here's to a bright and prosperous year ahead.

– Brent E. Lister



Guarding Against Scams and Fraud

It's never been easier to be targeted by scams. Knowing how to spot a scam and staying secure is the best way to protect your information and finances.

Scammers use all forms of communication to lure you in (phone, email, online, texting), but they share common characteristics to look out for, including:

- Posing as a business or organization
- Pitching a problem or prize
- Pressuring you to act quickly
- Demanding payment in a very specific way

If you're contacted by someone and their request seems odd, stop and remove yourself from the situation immediately.

Preventing Scams

You can stop fraud in its tracks by doing the following:

- Use Multi-Factor Authentication on your accounts
- Avoid calls and texts from unknown numbers
- Delete messages and emails from suspicious sources
- Block unfamiliar senders and social media accounts

Remember: First Florida employees will never request your account password, PIN, or verification code. Visit [FirstFlorida.org/SAFE](https://www.firstflorida.org/SAFE) to learn more ways to protect yourself.

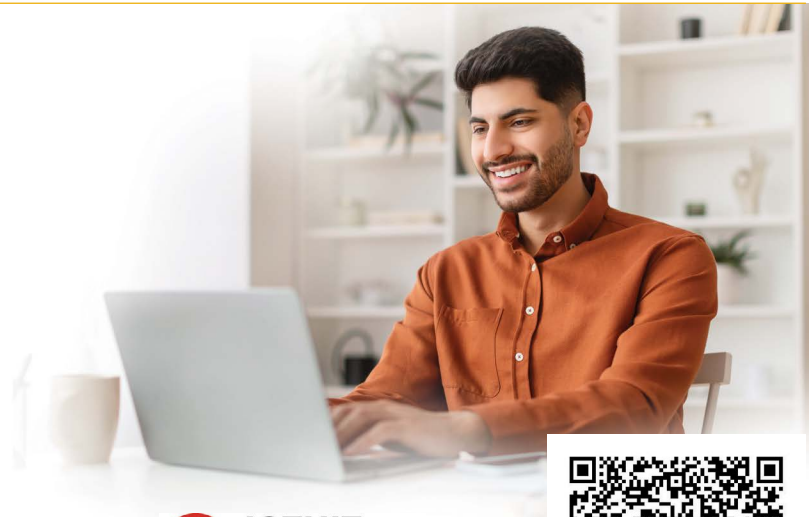
Exclusive Member Discounts for Tax Season!

Membership has its rewards! This tax season you can now get the biggest savings on tax prep services and expert tax help. Plus, enter for a chance to win \$10,000 from Love My Credit Union® Rewards.

Members get a bigger discount this tax season with savings of up to 20% on TurboTax federal products.

Get the best-in-market offer with savings of up to \$25 on H&R Block professional tax prep.

Scan the QR code to get your discounts and enter to win, or visit taxservices.lovemycreditunion.org today!



Visit taxservices.lovemycreditunion.org for offer details and disclaimers.

First Florida Investment Services



Working With a Financial Professional

Getting professional financial advice can help you reach your goals. When choosing a financial professional, there are a few key points to consider.

Standards of Professionalism

A financial professional with the proper credentials adheres to objective standards of competence. They can earn industry certifications by completing accredited courses of study through recognized organizations. These certifications include:

- Certified Financial Planner™ (CFP®)
- Chartered Financial Consultant® (ChFC®)
- Registered Financial Consultant (RFC®)

Many financial professionals are also accountants, lawyers, stockbrokers, or insurance agents, which offer skills and training that contribute to one's financial stability.

Relationship Building

When you first meet with your financial professional, talk about your needs and goals. A skilled professional should be able to ask you questions that help you clarify your goals, if necessary.

After you have developed clear investment goals, your professional will prepare a financial plan for you. The plan will include major objectives, like having a minimal amount of insurance, creating cash reserves for emergencies, and tactics for pursuing your objectives.

By partnering with a financial professional, you are making a commitment to take better control of your finances and create a structured path toward a more independent financial future.

First Florida Investment Services offers credit union members the opportunity to speak with a financial consultant in person or by telephone. Call today to schedule your complimentary, no-obligation consultation.

First Florida Investment Services

(904) 359-6800, ext. 8806
(800) 766-4328, ext. 8806

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. First Florida Credit Union and First Florida Investment Services **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using First Florida Investment Services, and may also be employees of First Florida Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of First Florida Credit Union or First Florida Investment Services. Securities and insurance offered through LPL or its affiliates are:

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First Florida certificates earn more than an average savings account

Reach your financial goals faster with:

- Short- and long-term savings options
- Low minimum deposits
- Interest compounded and paid monthly

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Visit [FirstFlorida.org/boost-your-earnings](https://www.FirstFlorida.org/boost-your-earnings) to learn more.



Enriching People Every Day.®

Jacksonville Home Office
500 West 1st Street, Jacksonville, FL 32202

Jacksonville/Arlington

1820 Rogero Road
Jacksonville, FL 32211

Jacksonville/Atlantic Blvd.

12929 Atlantic Boulevard
Jacksonville, FL 32225

Jacksonville/Mandarin

11467 San Jose Boulevard, Suite 2
Jacksonville, FL 32223

Jacksonville/Southpoint

6622 Southpoint Dr. S., Ste. 100
Jacksonville, FL 32216

Jacksonville/Roosevelt

4530 St. Johns Avenue, Suite 18
Jacksonville, FL 32210

Jacksonville/Tamaya

3280 Tamaya Boulevard
Jacksonville, FL 32246

St. Johns/CR 210

1950 CR 210 West
St. Johns, FL 32259

St. Johns/Durbin Creek Crossing

279 Harper Lane
St. Johns, FL 32259

Orange Park/Kingsley

1461 Kingsley Avenue
Orange Park, FL 32073

Orlando

3724 Edgewater Drive
Orlando, FL 32804

Pembroke Park

3281 W. Hallandale Beach Boulevard
Pembroke Park, FL 33023

Miami/Doral

8300 NW 53rd Street, Suite 100
Doral, FL 33166

Tallahassee/Blair Stone

2521 S. Blair Stone Road
Tallahassee, FL 32301

Tallahassee/Northside

1661 Raymond Diehl Road
Tallahassee, FL 32308

Tallahassee/Appleyard

503 Appleyard Drive
Tallahassee, FL 32304

Tallahassee/Southwood

2770 Capital Circle SE
Tallahassee, FL 32311

Tallahassee/Bannerman Crossings

3339 Beech Ridge Court
Tallahassee, FL 32312

Raiford

25638 Northeast State Road 16
Raiford, FL 32083

Member Support Center

(800) 766-4328, ext. 1
(904) 359-6800, ext. 1

Telephone Banking

(800) 766-4328, ext. 8
(904) 359-6800, ext. 8

Lost or Stolen Cards

During business hours: (800) 766-4328
After business hours: (833) 233-2401

Board of Directors

Dean Willis, *Chairman*

Cornita A. Riley, *Vice Chairman*

Jonathan R. Lyon, *Treasurer*

Sandra Magyar, *Secretary*

Ken Jones, *Director*

Nancy H. Meier, *Director*

Kyle Peters, *Director*

Dr. Johnny Bowman Jr., *Assoc. Director*

Jennifer Martin, *Assoc. Director*

Executive Management Team

Brent E. Lister, *President/CEO*

Joey Carpenter, *EVP Operations*

Brad Long, *EVP Finance*

Michelle Troha, *SVP Marketing*

Andrea Hurley, *SVP Risk Management*

Joe Markley, *SVP Operations*

Libby Polk, *SVP Administration*

Tim Brown, *SVP Information
Technology*

Angela Garman, *SVP Audit and
Project Management*

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Connect to Webinars Live or On-Demand

First Florida hosts FREE monthly financial webinars live through ZOOM, where we cover and answer questions on essential topics like budgeting, frauds and scams, and retirement and investing.

Visit [FirstFlorida.org/calendar](https://www.firstflorida.org/calendar) to register for upcoming events.

Can't make a live session? No Problem!

First Florida now offers webinars on-demand so you can catch the latest content when it works for you. New content is uploaded monthly and remains available until the next webinar is released.

Visit [FirstFlorida.org/webinars-on-demand](https://www.firstflorida.org/webinars-on-demand) to view the latest content.

Holiday Closings

Our branches and offices will be closed on:

Monday, January 1, 2024
New Year's Day

Monday, January 15, 2024
Martin Luther King Jr. Day

Monday, February 19, 2024
Presidents' Day

Privacy Notice to Members

Enclosed with members' December 31, 2023 quarterly statements is our most recent Privacy Notice, effective November 2023. eStatement members can access the Privacy Notice by clicking on the envelope icon included with the eStatement package.

Notice of Annual Meeting of Members

Register to attend First Florida's Annual Meeting of Members with an option to attend in-person or virtually through ZOOM. We will review the Annual Report, conduct general business, and introduce the Board of Directors.

When: Friday, February 23, 2024

Time: 5:00 – 6:00 p.m.

Where: First Florida Credit Union
500 W. 1st St.
Jacksonville, FL 32202

Virtual Registration: [FirstFlorida.org/calendar](https://www.firstflorida.org/calendar)