

July 2023

Update

A publication exclusively for our members

FirstFlorida
CREDIT UNION

Enriching People Every Day.®

FirstFlorida.org

Jacksonville
St. Johns
Orange Park
Doral
Pembroke Park
Orlando
Tallahassee
Raiford

Earn up to \$500* with First Florida Credit Union!

Refer your friends and earn rewards when they open an account with First Florida!*

*Terms & Conditions apply and are available at FirstFlorida.org/refer-a-friend or upon request at your local First Florida Credit Union branch.

Visit FirstFlorida.org/refer-a-friend to start earning today.

Applying for a Loan
is as Easy as
1,2,3

1
Online application at
FirstFlorida.org



2
Apply by phone –
call (800) 766-4328, ext. 1



3
Apply in person
at any branch location





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

Another school year has ended, graduations have passed, and the summer is in full swing. With summer vacations commencing, there will be travel away from home for members.

If you plan to use your First Florida debit or credit card, let us know of your upcoming trip through the Cards Control App so your transactions go smoothly while you enjoy new experiences. The Cards Control App can also help you set up spending limits, receive alerts for transactions, and turn your card off instantly if it's misplaced or stolen.

If you haven't already added the First Florida Diamond Rewards Visa® Credit Card to your wallet, now would be an excellent time to take advantage of a low introductory rate offer for the summer. With other financial institutions charging over a 19% APR on credit cards, having a low-rate card for balance transfers and everyday use can help you save more on interest charges. Similar to major credit cards, the Diamond Rewards Visa Card allows you to earn points from purchases and shop for rewards. The card also comes with valuable perks like complimentary ID Navigator Powered by NortonLifeLock, auto rental collision damage waiver, and more. With travel expenses rising, having a credit card that can help you keep costs low is a smart choice.

No matter where you go this summer, you always have access to your funds 24/7 through Online Banking and the Mobile Banking App. You can also make branch transactions through CO-OP Shared Branch with a nationwide network of 5,500 participating branches. If you need to complete an ATM transaction, you have access to over 80,000 surcharge-free ATMs nationwide, many of which are included in convenient locations such as Walgreens, CVS, Publix, and more. In addition, an extensive network of deposit-taking

ATMs is also available to you anytime, surcharge-free. Visit [FirstFlorida.org/locations](https://www.firstflorida.org/locations) to find a participating branch or ATM nearest you.

After a three-year pause due to COVID-19, we're thrilled to bring back Camp C.E.O. (teaching teens to Chase Economic Opportunity). Our unique financial literacy camp allows teens real-life, hands-on experience in managing finances. From July 10 – 14, our County Road 210 branch will become a day camp for 23 teens eager to learn core financial concepts, including budgeting, goal-setting, using credit wisely, managing credit cards, and more. Teens will be engaged through interactive lessons, activities, and group projects. The eventful week ends with a much-anticipated executive luncheon with senior management. Camp C.E.O. has been a long-missed part of our fun community events, and we're happy to welcome campers back to First Florida.

If you enjoy banking with First Florida, we invite you to share your experience with friends and family by participating in our Pays to Share Member Referral Program. 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 anytime. Visit [FirstFlorida.org/refer-a-friend](https://www.firstflorida.org/refer-a-friend) for details, terms, and conditions.

We are officially one month into the hurricane season for Florida, which runs through the end of November. We like to remind everyone of the importance of having basic provisions available before the season's peak. The homepage of our website has several blogs in the Featured Articles section to help you prepare.

Thank you for placing your trust in First Florida. We hope you have a safe, fun-filled summer, and we look forward to serving your financial needs.

– Brent E. Lister

Manage Cards On-The-Go with Card Controls App

First Florida's Card Controls App is a perfect companion to the Mobile Banking App, enabling you to manage your First Florida cards when and how you want.

Turn Cards On or Off Instantly: Protect yourself from fraud by suspending a misplaced card instantly.

Set Transaction Alerts: Receive email, text, or push notification alerts for various transaction types, such as declined transactions, ATM withdrawals, and more.

Manage Spending: Set transaction limits and restrict transaction types.

Update Travel Notices: Notify First Florida of upcoming travel to ensure your transactions go smoothly and aren't blocked for unusual activity.



View and Redeem Rewards Points: Easily access your rewards account through the Card Controls App if your Diamond Rewards Visa® Credit Card or your Rewards Checking Debit Card is registered for the First Florida Rewards program.

Visit [FirstFlorida.org/card-controls](https://www.FirstFlorida.org/card-controls) and start managing your cards today!

GET A FIRST FLORIDA AUTO LOAN WITH:

- Budget-friendly finance terms
- Up to 3 months of no payments*
- Quick application with same-day response

* Payments can be deferred for up to 90 days from the date of loan closing. Interest will continue to accrue during loan payment deferral period. Deferring loan payments may increase the total amount of finance charges you pay. Excludes loans already financed at First Florida Credit Union. Does not apply to indirect loans. Offer can be withdrawn at any time without prior notice. Annual Percentage Rate (APR) will be based upon your individualized credit history. Loans are subject to credit qualifications and approval. Membership Eligibility Required.

Payment Example: A \$20,000 loan at 4.74% APR (rate as of June 1, 2023) would require a monthly payment of \$26.09 per thousand borrowed for 42 months. Total interest paid is \$1,912.24, and total amount paid is \$21,912.24.

Picture Yourself

IN THE CAR YOU WANT

Apply Today!



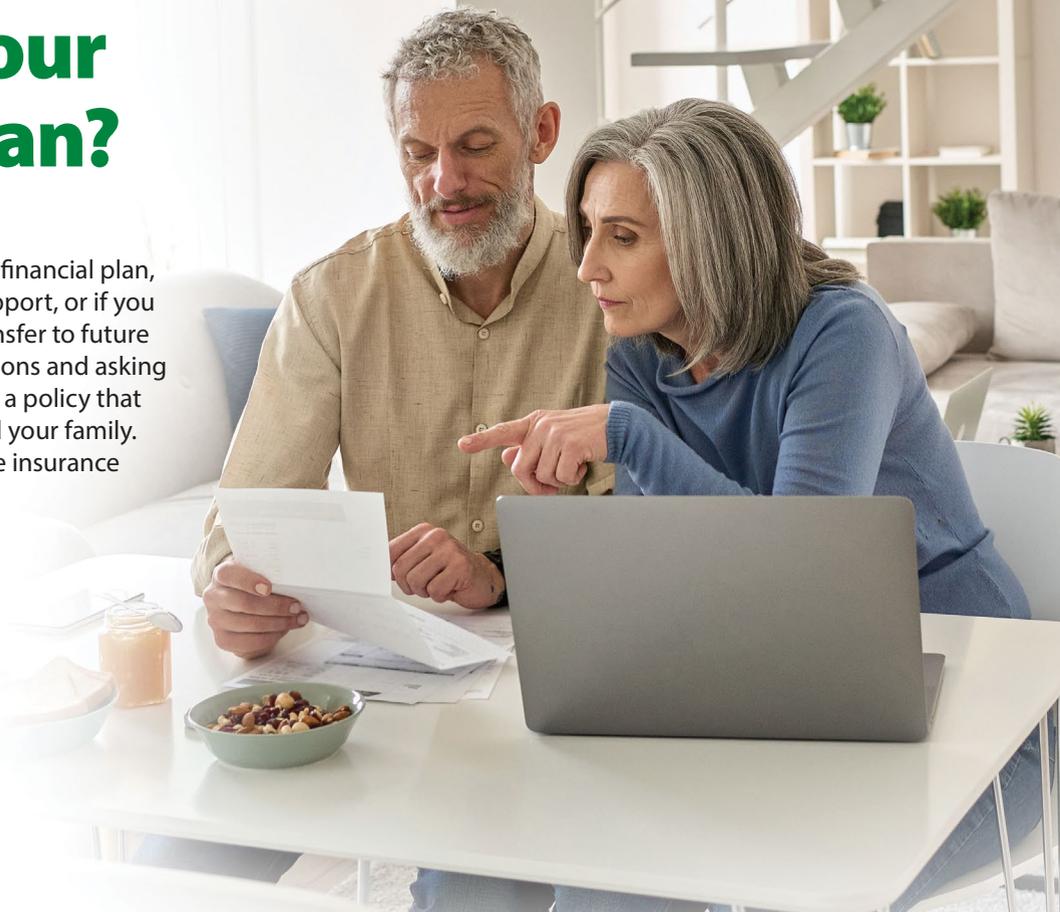
Are You Considering Life Insurance as Part of Your Financial Plan?

Life insurance is an important part of a financial plan, especially if others depend on your support, or if you have substantial assets you wish to transfer to future generations. Assessing the various options and asking the right questions can help you select a policy that provides the best coverage for you and your family. Some of the most common types of life insurance include:

- Term Insurance
- Decreasing Term Insurance
- Whole Life
- Universal Life
- Variable Life
- Variable Universal Life
- Survivorship Life Insurance
- First-to-Die Life Insurance

There's no correct amount of life insurance to purchase. Some people use a formula based on income replacement, selecting five to 10 times their annual salary to calculate a coverage amount. Others use an amount based on personal needs and preferences. Several websites, such as Bankrate.com, have life insurance calculators to help you decide. But, as a First Florida member, you also have access to investment services that offer assistance with life insurance selection.

Remember, 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:

Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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LIGHT ON FEES, BIG ON REWARDS.

Get More with a
Diamond Rewards Visa®
Credit Card

1.90% APR
FOR SIX
MONTHS

APR ranges from 9.49%
to 17.99% thereafter*

- No Balance Transfer Fee
- No Annual Fee
- Earn Points for Travel, Cash Back, & More



**LOW
INTRO
APR**

Apply Today!

Call (800) 766-4328, visit **First Florida.org**,
or stop by any branch.

* APR = Annual Percentage Yield. See page 6 of this newsletter for the
First Florida Credit Union Diamond Rewards Visa Credit Card Solicitation Disclosure.

Offer subject to credit qualifications and approval.
Your rate will be based on creditworthiness.



First Florida

CREDIT UNION

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 Jacksonville

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*

June Scarlett, *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*

Federally insured
by NCUA



FIRST FLORIDA CREDIT UNION DIAMOND REWARDS VISA®
CREDIT CARD SOLICITATION DISCLOSURE

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for purchases	1.90% Introductory APR for six months from account opening. After that your APR will be 9.49%, 10.49%, 11.99%, 13.99% , or 17.99% , based on your creditworthiness.
APR for Balance Transfers	1.90% Introductory APR for six months from account opening. After that your APR will be 9.49%, 10.49%, 11.99%, 13.99% , or 17.99% , based on your creditworthiness.
APR for Cash Advances	1.90% Introductory APR for six months from account opening. After that your APR will be 9.49%, 10.49%, 11.99%, 13.99% , or 17.99% , based on your creditworthiness.
Penalty APR and When it Applies	NONE
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau
FEES	
Set-up and Maintenance Fees	
Annual Fee	NONE
Account Set Up Fee	NONE
Program Fee	NONE
Participation Fee	NONE
Additional Card Fee	NONE
Application Fee	NONE
Transaction Fees	
Balance Transfer Fee	NONE
Cash Advance Fee	\$2.00
Foreign Transaction Fee	1.00% of each transaction in U.S. dollars
Transaction Fee for Purchases	NONE
Penalty Fees	
Late Payment Fee	Up to \$10.00
Over-the-Credit Limit Fee	NONE
Returned Payment Fee	NONE

How We Will Calculate Your Balance: We use a method called "average daily balance (excluding new purchases)." See your account Agreement for more details.

Effective Date: The information about the costs of the card described in this solicitation is accurate as of April 1, 2015. The information may have changed after that date. To find out what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Rush Fee	\$45.00
Late Payment Fee	\$10.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late making a payment.
Card Replacement Fee	\$10.00
Statement Copy Fee	\$10.00
Pay-by-Phone Fee	\$15.00

Collection Costs: You agree to pay all costs of collecting the amount you owe under this Agreement, including court costs and reasonable attorney's fees.

Holiday Closing

Our branches and offices will be closed on:

- Tuesday, July 4, 2023, *Independence Day*
- Monday, September 4, 2023, *Labor Day*

Calling all Candidates for Board of Directors

First Florida is now accepting candidate applications for our Board of Directors. For consideration, return a completed nomination application form to:

Nominating Committee
First Florida Credit Union
P.O. Box 43310
Jacksonville, FL 32203-3310

Applications are available at any First Florida branch or can be downloaded from our website at **FirstFlorida.org/press-room**. All returned applications must be postmarked no later than midnight, **July 28, 2023**. Emails and faxes will not be accepted.