

October 2023

Update

A publication exclusively for our members

FirstFlorida
CREDIT UNION

Enriching People Every Day.®

FirstFlorida.org

**LOW
INTRO
APR**

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

* APR = Annual Percentage Rate.
See page 6 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.

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

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

Online application at
FirstFlorida.org



Apply by phone –
call (800) 766-4328



Apply in person
at any branch location





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

We've come into the final few months of the year when things get busy between football season and the holidays. Personally, I'm rooting for the Kansas City Chiefs and Jacksonville Jaguars, but no matter who you're rooting for, I wish your team the very best this season.

The end of the year marks a time to finish strongly, and have we ever. First Florida has been honored to receive several prestigious recognitions in the last few months.

Earlier this year, we asked our employees and members to vote for First Florida Credit Union for the 2023 Best of Bold City Community's Choice Awards in the Financial Industry category. We hoped to gain support and a top spot, so you can imagine how thrilled we were to discover that First Florida was recognized as the **number one** Best Bank/Credit Union Winner! And to my surprise, I was named Best Boss in the Top Employer category. From everyone at First Florida, thank you! We are truly blown away with gratitude for your commitment to and support of the credit union.



CardRates.com also recognized First Florida as one of the "10 Most Trustworthy Credit Unions in Florida," specifically recognized under the category of "Best Community Outreach." As a local credit union, being active within the community is vital to our organization. Our wide range

of outreach services, including webinars, articles, and financial literacy camps, are designed to share our wealth of knowledge with our members and anyone who wants to learn more.

First Florida has once again been recognized by *Florida Trend* magazine as one of the "Best Companies to Work For in Florida" for 2023. We are excited to say we have received this recognition for 10 years! This honor is only possible thanks to the efforts of our employees and management teams. It's all about the unique ways our employees embrace our mission of enriching people every day. By serving the members, our communities, and each other, they make First Florida Credit Union genuinely the best place to work.

As the year ends, we look forward to participating in several charitable organizations over the holidays. A big "Thank You" to everyone who participated in this year's Back2School Drive supporting the Children's Home Society of Florida. Together with our members, partners, and employees, we provided over 400 backpacks and school supplies valued at \$5,742. Thanks to your kindness, children in foster care returned to school equipped with the needed supplies for a successful year.

We've also wrapped up a few branch updates. Renovations at the Tallahassee - Northside Branch at 1661 Raymond Diehl Road are complete. If you're in the area, stop in and see how we've enhanced the space to serve you better. You'll find an improved branch design, which includes a convenient coin counter and a private, safe deposit box viewing room. Our St. Johns County Branch at 1950 CR 210 West also received a makeover with new flooring and refreshed interior walls.

On behalf of our employees, senior management, and board of directors, it's an honor to share how First Florida has been recognized this year. Please join us in celebrating our accomplishments, as these achievements are also yours to share. We wish you a safe and happy holiday season. And as always, thank you for being a First Florida Credit Union member.

– Brent E. Lister



Enhance Your Security with Multi-Factor Authentication

The risks of fraud and identity theft are higher than ever. That's why it's important to take measures to protect your financial information. Multi-Factor Authentication (MFA) is a way to secure access to your accounts.

Accounts protected by MFA prompt users to enter a security code for identity verification before proceeding. An MFA system sends a verification code in several ways, including:

- SMS (text)
- Email
- Phone call
- 2FA, an authenticator app

Authenticator apps are strongly recommended since only the user receives the code, and they don't store or memorize information, making it harder for unauthorized parties to access accounts. First Florida's Online Banking and Mobile Banking App offers MFA, including 2FA, for a secure and convenient way to keep your banking information safe.

To learn more about your First Florida MFA options and step-by-step instructions for setup, visit [FirstFlorida.org/multi-factor-authentication](https://www.FirstFlorida.org/multi-factor-authentication).

Celebrating 75 Years of

INTERNATIONAL CREDIT UNION DAY

On October 19, 2023, First Florida will join over 56,000 credit unions worldwide to celebrate International Credit Union (ICU) Day®. This day highlights the many ways that credit unions across the world help members improve their financial health and well-being. This year marks the 75th anniversary of celebrating the credit union movement.

Credit unions were built on the principle of "people helping people." The movement continues to empower communities and provide affordable financial products.

Join us for refreshments as we celebrate ICU Day® at our branches on Thursday, October 19, 2023.

First Florida Investment Services

Three Planning Tips for Retirement Within 5 Years

If you plan to retire within the next five years or so, consider these three factors to build a solid financial retirement plan.

First, learn how much you spend over a year. It will be a model of how you will spend your money in retirement. Review your bank and credit card statements from the past 12 months to understand your expenses clearly. Identify patterns in your spending and see how they might factor into your retirement lifestyle.

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



Holiday Club Account Holders: Funds Are On Their Way!

If you've been saving throughout the year, your diligence is about to pay off. Holiday Club funds will be transferred to your pre-determined First Florida checking or savings account on **November 1st**.

Your current deduction will automatically renew for your convenience, so you're ready for next year's gifts, gatherings, and travel plans. If you haven't tried a Holiday Club account and want to prepare for the next season, ask a representative for more details.



Bring your **A Game** to **AUTO BUYING** WHEN YOU FINANCE WITH FIRST FLORIDA



- ✓ No Payments for Up to 90 Days*
- ✓ Budget-Friendly Finance Terms
- ✓ Quick Application with Same-Day Response

Apply Today!

Speak with a representative or apply online.

* 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. Payment Example: A \$20,000 loan at 4.99% APR (rate as of August 14, 2023) would require a monthly payment of \$26.22 per thousand borrowed for 42 months. Total interest paid is \$2,016.79, and total amount paid is \$22,016.79.



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*
- 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

Branches and offices will be closed on:

- Monday, October 9, 2023
Columbus Day
- Saturday, November 11, 2023
Veterans Day
- Thursday, November 23, 2023
Thanksgiving Day
- Monday, December 25, 2023
Christmas Day
- Monday, January 1, 2024
New Year's Day

Accepting nominations for vacancies on Board of Directors

made by petition, signed by at least 1% of the members. Nomination by petition must be filed with the secretary of the credit union by mail (First Florida Credit Union, Secretary, P.O. Box 43310, Jacksonville, Florida 32203-3310), and must be received no later than Tuesday, December 26, 2023. Emails or faxes will not be accepted. To be effective, nomination by petition must be accompanied by a signed certificate from the nominee stating that he/she is agreeable to nomination and will serve if elected. A statement of qualification and biographical data must be submitted with the petition.