



Our Goal

is to deliver products and services that enrich people's lives. As your financial partner, we promise to simplify your life, listen and be responsive to your needs, deliver trusted financial solutions, and protect your privacy.



Federally insured
by NCUA.

We do business in accordance
with the Fair Housing Act.

Connect with us



CO-OP SHARED BRANCH
Lobby transactions can be conducted at
any CO-OP Shared Branch location.
Just look for the logo.


First Florida
CREDIT UNION
Enriching People Every Day.®
FirstFlorida.org

First Florida Credit Union has branches
located throughout the state of Florida.
Visit our website for a full listing of locations.

Member Services

Build a strong financial future with us.




First Florida
CREDIT UNION
Enriching People Every Day.®

Helping you make the right financial decisions.



At First Florida Credit Union, you are a member-owner of a not-for-profit organization. Money earned is returned to our members in the form of higher savings rates, lower loan rates, and low- or no-cost services.

What else sets us apart?

First Florida is dedicated to creating a meaningful banking experience by providing educational resources, empowering smart financial decisions, and offering financial solutions to help members thrive. The difference in banking with First Florida is in everything we do.

Lifetime membership

Once you join First Florida, you can retain your membership and continue to do business with us regardless of where you live or work. Your entire family can also join. Accounts are insured to at least \$250,000 by federal insurance provided through the National Credit Union Administration (NCUA). For more information about becoming a member, call **(800) 766-4328, ext. 1**, or visit **FirstFlorida.org** to learn more.

Deposit accounts for every reason

Our variety of savings programs include high-yield share certificates, flexible money market accounts, and tax-saving Individual Retirement Accounts (IRAs). Special club accounts are also available:

- **Holiday Club** – Plan ahead for holiday shopping and events.
- **Sand Dollar Savings Club** – Teach the importance of saving with this account designed for kids through age 12.

Checking account options

Choose a checking account that works for you – each one has great benefits and savings:

- **No Monthly Fee Checking** – Simple and easy checking with no minimum balance required and no monthly service fee.
- **Premium Interest Checking** – Designed for those who want to earn competitive interest on their checking.
- **Rewards Checking** – Checking for those who want to turn everyday purchases into exciting rewards with our points program.
- **Student Checking** – An account for full-time students who want to learn money management skills.
- **SmartTrack Checking®** – Checking for those who need a second chance to achieve financial success.

Loan services

First Florida makes it easy to apply for all types of loans whether by phone, online, or at a branch. In addition, our Mortgage Center offers the tools and resources to help you determine the best loan option for refinancing your home.

Business services

First Florida provides simplified business checking solutions for everyday operations, along with diverse options that help business owners cover expenses and fund business expansion.

Banking made easy

Convenience services help you manage your finances no matter where you are.

- **Online Banking** – Conveniently manage your accounts online in a safe and secure environment.
- **Mobile Banking** – Banking from anywhere, anytime is easy with our Mobile Banking and Card Controls Apps.
- **Bill Payer** – Pay, track, and manage your bills all in one place. Plus, send free person-to-person payments.
- **e-Deposit** – Deposit checks using our Mobile Banking App and the camera on your smartphone.*
- **e-Statements** – Securely view up to 24 months of account statements through Online Banking or the Mobile Banking App.
- **Direct Deposit** – Save time by having your paycheck, Social Security, or other recurring amounts automatically deposited electronically.
- **Contactless Visa® Debit Card** – Make shopping faster, easier, and more secure. Your Visa Debit Card also serves as an ATM Card.
- **Member-Elect Credit Life and Temporary Disability Insurance** – Low-cost, quality insurance protection for borrowers.
- **Vehicle Purchase Tools and Assistance** – Our Vehicle Loan Comparison Tool equips you with information that will give you greater negotiating power. Our Auto Advisors can also find the car you want and eliminate hassles with the dealership.
- **Shared Branching Services** – Access thousands of cooperative credit union locations nationwide to conduct your transactions - just as you would at a First Florida branch.

*Service not available for SmartTrack Checking®. Account relationship criteria applies. Details available at [FirstFlorida.org/e-deposit-criteria](https://www.firstflorida.org/e-deposit-criteria)