

October 2024

Update

A publication exclusively for our members



Enriching People Every Day.®

FirstFlorida.org

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St. Johns
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Pembroke Park
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Tallahassee
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Message from Brent E. Lister, First Florida Credit Union President and CEO

With the holidays gearing up and football season upon us, the next few months will surely be promising. Our team is also preparing for an exciting year ahead, as it marks First Florida's 75th anniversary!

In 1950, a few people came together to form what is now First Florida Credit Union with one goal: to establish a member-owned cooperative that would provide a safe place to grow their savings and a source for affordable financing.

This founding mission continues to drive us today. We don't want to reveal too much at this time, but we are planning a celebration with you next year. Stay tuned for more details!

You may have noticed some changes on our website recently. Earlier this year, we launched a new account opening platform for new members to open an account with us online in under 5 minutes. This was a significant step in providing new members with better access to affordable financial resources. It also helps us grow the credit union membership so we can continue to provide the education, access to credit, and savings opportunities that members want and need.

With First Florida being more accessible than ever for someone to open an account, now is a great time to refer your friends and family. You can earn \$50 with each referral, and so can they. Visit [FirstFlorida.org/member-referral](https://www.firstflorida.org/member-referral) to learn more.

We are excited to announce that First Florida has received several prestigious awards in the past few months. We were recently honored in Jacksonville with the 2024 Best of Bold City Community's Choice Award for Best Credit Union and Best Boss. In Tallahassee, we also won the 2024 Reader's Choice Award for Best Credit Union, Best Financial Planning, and Best Boss. These awards are particularly special to us as they are based on public voting among many other organizations. On behalf of everyone at First Florida, we want to express our gratitude for your support and kindness. Thank you!



First Florida has once again been recognized by Florida Trend magazine as one of the "Best Companies to Work For in Florida" for 2024. This marks our 11th year of receiving this honor, and we never take it for granted. We owe this recognition to the hard work of our employees and management teams. Through their dedication to serving our members, communities, and each other, they have made First Florida Credit Union the best place to work.

Coming late this fall, our Roosevelt Branch in Jacksonville will be relocating to a new, stand-alone building at 6319 Roosevelt Boulevard, just four miles away from the current location. This move promises better parking and more space within the branch. We're also adding a free coin counter for members' convenience. While the building is currently undergoing renovations, be on the lookout for more information about opening day.

With scams and fraud attempts ramping up during the holiday season, spotting and avoiding suspicious emails, messages, or calls is important. Remember, First Florida will never contact you to request your personal information, account password, PIN, or one-time verification code. We wish you a safe and happy holiday season on behalf of our employees, senior management, and board of directors. Thank you for being a member of First Florida Credit Union.

– Brent E. Lister

THE ROOSEVELT BRANCH IS **Moving!**



On **November 18, 2024**, we're moving our Roosevelt branch to **6319 Roosevelt Blvd., Jacksonville, FL 32244**, just over 4 miles from our current location. You can expect the same outstanding service at a better branch, including:

- Ample parking and ease of access
- Drive-thru service and ATM
- Stand-alone building with more space and improved layout
- Convenient coin counter machine with no charge to members

The current branch will remain open until our move. If you have a safe deposit box at this location, it will be securely transferred to the new branch. Please be on the lookout for additional information sent through mail and email.

Celebrate International Credit Union Day®

On October 17, 2024, credit union members worldwide will celebrate International Credit Union Day. It is a day that celebrates the many ways that credit unions have made a positive impact on people's lives. This year marks the 76th anniversary of this event, and the theme is "One World Through Cooperative Finance."

The credit union movement promotes not-for-profit financial cooperatives worldwide. More than 82,000 credit

One World

through cooperative finance.

unions exist globally. The movement is recognized as a force for positive economic and social change because it provides various financial services to people.

First Florida is proud to continue this longstanding tradition of people helping people. Please join us in celebrating International Credit Union Day on Thursday, October 17, 2024. Your local branch will serve a variety of refreshments to mark this special occasion.



First Florida Investment Services

Better Together: Retirement Planning With Your Spouse or Partner

Now's a great time to have meaningful conversations about retirement with your spouse or partner, including your mutual hopes and financial goals. Here are some questions to start the discussion:

- 1. When do you both want to retire?** Factors like your respective ages, career satisfaction, pension eligibility, and Social Security benefits eligibility can affect your plans. Discuss your goals with each other openly and honestly.
- 2. What does your retirement lifestyle look like?** Discuss your travel plans, hobbies you want to begin, and how much financial support you wish to offer family members. Also, discuss if you or your partner want to relocate.
- 3. How will you manage healthcare costs?** Discuss how to save and budget for medical expenses. Also, review your options when you turn 65 and become eligible for Medicare—what it does and doesn't cover, and whether a supplemental plan will make sense.

Discussing retirement plans together is worthwhile. Let First Florida Investment Services* help you take those next steps. Request an appointment with one of our financial professionals to explore your options.

To Holiday Club Account Holders: Funds Are on Their Way!

If you've been saving all year for the holidays, your hard work will soon pay off. Holiday Club funds will be transferred to your pre-determined First Florida checking or savings account on November 1.



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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Your Credit Union ("Financial Institution") provides referrals to financial professionals of LPL Financial LLC ("LPL") pursuant to an agreement that allows LPL to pay the Financial Institution for these referrals. This creates an incentive for the Financial Institution to make these referrals, resulting in a conflict of interest. The Financial Institution is not a current client of LPL for advisory services.

Please visit <https://www.lpl.com/disclosures/is-lpl-relationship-disclosure.html> for more detailed information.

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 or visit [FirstFlorida.org/holiday-club](https://www.firstflorida.org/holiday-club).





UNLIMITED Possibilities UNDER ONE ROOF

Open a Home Equity Line of Credit at First Florida

- Make home improvements
- Consolidate credit card debt
- Pay for big purchases

Get up to
\$500
for closing costs*

Visit FirstFlorida.org/HELOC to learn more.

*First Florida will pay closing costs up to \$500 or 1% of the credit line, whichever is less. Good only for standard, actual closing costs. Does not apply to mortgage loans already financed by First Florida and is subject to change or can be withdrawn at any time without prior notice. A \$10,000 minimum initial advance is required at closing. Closing costs are estimated to range between \$250 and \$1,200. Upon request, we will provide you with an itemization of the costs. Property insurance is required, including flood insurance if applicable. All terms are subject to change without prior notice.



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

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

Telephone Banking
(800) 766-4328, 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, *Chief Operating Officer*
Brad Long, *Chief Financial Officer*
Michelle Troha, *Chief Marketing Officer*
Andrea Hurley, *Chief Risk Officer*
Joe Markley, *Chief Retail Officer*
Tiffany King, *Chief Human Resources Officer*
Tim Brown, *Chief Technology Officer*
Angela Garman, *Chief Strategy Officer*

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by NCUA.



First Florida Named a Best Company To Work For 2024

We're excited to announce that First Florida has been named one of the Best Companies to Work For in Florida in 2024 by Florida Trend magazine, ranked 17th in the Best Midsized Companies category.

First Florida earned this honor based on direct employee feedback on several factors, including leadership, corporate culture, work environment, and overall engagement. This is the 11th year that we've received this recognition.

Thank you to our employees for making First Florida a wonderful place to work and serve our members.

Holiday Closings

Our branches and offices will be closed on:

- Monday, October 14, 2024, *Columbus Day*
- Monday, November 11, 2024, *Veterans Day*
- Thursday, November 28, 2024, *Thanksgiving Day*
- Wednesday, December 25, 2024, *Christmas Day*
- Wednesday, January 1, 2025, *New Year's Day*

Nomination for Vacancies on Board of Directors by Petition

Nomination for vacancies on the Board of Directors may be 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). Nominations must be **received** no later than Tuesday, December 31, 2024. 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.