

October 2019

Update

A publication exclusively for our members

FirstFlorida
CREDIT UNION

Enriching People Every Day.®

www.firstflorida.org

ACCESS YOUR HOME'S EQUITY

FOR

Life's Big Moments

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
www.firstflorida.org



Apply by phone –
call (800) 766-4328, ext. 1
In Jacksonville –
(904) 359-6800, ext. 1



Apply in person
at any branch location



GET UP TO
\$500
FOR CLOSING COSTS**

HOME EQUITY LINE OF CREDIT

INTRODUCTORY ANNUAL PERCENTAGE RATE (APR) AS LOW AS **2.99%** FOR 12 MONTHS AFTERWARDS, VARIABLE APR AS LOW AS 5.00%*

* APR=Annual Percentage Rate. The introductory APR will remain in effect for 12 months. Introductory APR is not based on the index and margin used for later rate adjustments. The maximum introductory APR is 7.49%. The introductory APR you receive is based on your individual credit history and Combined Loan to Value (CLTV). After the introductory period, your APR will adjust to The Wall Street Journal (WSJ) Prime Rate, plus or minus a Margin. As of September 19, 2019, the Prime Rate in the WSJ is 5.00%. The Margin ranges from 0% to 4.50% and is based upon your individual credit history and CLTV. Your APR will never be more than 18% or the maximum permitted by law, whichever is less. However, your APR will not be less than 5.00% (the floor). All balances will accrue interest at a variable APR, which can adjust on the first day of each month- based upon the Prime Rate published in the WSJ 10 days prior to adjustment date. There is no limit on the amount by which the APR can change during any one-year period.

** 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 Does not apply to mortgage loans already financed by First Florida and is subject to change or can be withdrawn at any time without prior notice.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 \$350 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.



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

This time of year always seems to come and go too quickly — the hustle of back to school, the excitement of the holidays. For the credit union, it's also a season to focus on the community.

The essence of our credit union culture is rooted in the

communities we serve with a core mission to enrich people's lives. Our culture of continuous improvement for our members, staff, and the community as a whole is what sets us apart from banks.

We are pleased to say First Florida is in its third year of presenting a Business Speaker Series in partnership with Florida State College at Jacksonville. The program continues to gain momentum in the community where topics of finance and business range from student debt crisis to cyber security to providing a financial skills academy for advice on retirement, budgeting, and saving. Each event is an opportunity for First Florida to create a deeper connection with the community.

As we enter into football season, we can't help but think of our team as the players. So much of our success happens off the field and behind the scenes. It takes initiative, enthusiasm, and commitment to produce the desired results.

For the last six years, we've been honored with a testament to our high level of team work as "One of the Best Companies to Work for in Florida" presented by *Florida Trend* magazine. Behind the scenes, it's First Florida's top priority to create a healthy work environment where the staff feels appreciated and proud of their work. We strive to maintain an environment that is conducive for open communication,

transparency, and support. Our continuous efforts instill a sense of pride in our employees and one that trickles down to positively impact the level of service our members receive.

First Florida continues to focus on expanding its footprint. Our Mandarin branch, located at 11467 San Jose Boulevard, Suite 2 in Jacksonville, is open and in full swing. Mandarin is a unique area rich in family and community ties. We are happy to say First Florida has been welcomed with open arms. It's always a privilege to join a new community and bring valuable resources close by for members.

Once again, we had the honor of partnering with the Children's Home Society of Florida for their annual Back2School Drive. Staff and members donated funds and collected school supplies to fill 368 backpacks to help children in need in the new school year. It was our most successful collection thus far, exceeding last year's efforts by 43 backpacks. Thank you to all who participated in having a direct, positive impact on our communities.

With all that comes in this season, life can feel like it's on a fast track. Remember, we're always here to help you navigate through your financial needs, whether it's funding for travel, gift-giving, or more substantial expenses.

We also encourage you to take advantage of our member referral program where new and referring members both earn cash. It's a rewarding way to pass along the benefits of First Florida to your friends, family, and co-workers.

Thank you for allowing First Florida to be a part of your community. We wish you a safe, happy holiday season, and we look forward to entering the new year together.

— **BRENT E. LISTER**





Shared Services

Don't let the hustle and bustle of the holidays get you frazzled. First Florida provides you the service benefit of Shared Branching. No matter where you are around town, you're likely to have a partner credit union nearby.

To find the nearest branch:

- Visit www.firstflorida.org under the Locations tab to find a CO-OP Shared Branch
- Download the CO-OP Shared Branch app
- Call (888) 748-3266
- Text the Zip Code to 91989 to find nearby Shared Branch Locations (SB = Shared Branch, SBX = Shared Branch express)

International Credit Union Day

On October 17, First Florida Credit Union will join 56,000 credit unions around the world in celebration of International Credit Union (ICU) Day®. There are 200+ million credit union members around the world—more than 100 million in the U.S. alone—and First Florida joins them in celebration of the not-for-profit cooperative spirit that all credit unions share.

This cooperative spirit has led to life-changing opportunities for people all over the world who've wanted to start a small business, own a home, or continue their education but were denied access by other financial institutions. In many parts of the world, people's first taste of democracy is through their credit union, where "one member, one vote" is the governing structure.

At its most basic level, a credit union is people pooling their money to provide each other with affordable loans—it is literally people helping people. This is why First Florida celebrates ICU Day. Because credit unions empower people, wherever they are in the world or life, to take control of their financial future.

First Florida welcomes our members and the community to stop by our branches where light refreshments will be served to celebrate a movement for the financial success of all people.



**Local Service.
Global Reach.**



Holiday Funds are on the Way!

Your year-long holiday planning is about to pay off! On November 1, look for your Holiday Club funds to be transferred into your pre-determined First Florida checking or savings account.

For your convenience, your current deduction will automatically renew so you're ready for next year's gifts, family gatherings, and travel plans.

Year-End Retirement Planning

The year's end presents a perfect opportunity for a financial check-up. It's a time to evaluate your retirement contributions, review options for additional tax advantage strategies, and update your information. Reviewing your retirement plan could save you money when it comes time to file your taxes and could give your retirement savings a healthy boost.

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

First Florida Investment Services

(904) 359-6800, ext. 4225

(800) 766-4328, ext. 4225

Not NCUA Insured | May Lose Value | Not Credit Union Guaranteed

* Securities and advisory services offered through LPL Financial, a registered investment advisor, member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. First Florida Credit Union and First Florida Investment Services are not registered broker/dealers and are not affiliated with LPL Financial.



DRIVE HOME

your

BUYING POWER

WITH AN AUTO LOAN FROM FIRST FLORIDA

FEEL CONFIDENT WITH AN
AUTO LOAN FEATURING:

NO
PAYMENTS
FOR
UP TO **90**
DAYS*

LOW ANNUAL
PERCENTAGE RATES**

CONVENIENT
WAYS TO APPLY



**First Florida**
CREDIT UNION

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www.firstflorida.org

* 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.

** APR = Annual Percentage Rate. Loans subject to credit qualifications and approval. Your APR will be based upon your individualized credit history. Visit www.firstflorida.org/auto-loan-rates for auto, truck, and SUV loan rate information.

FirstFlorida

CREDIT UNION

Enriching People Every Day.®

Jacksonville Home Office

500 West 1st Street, Jacksonville, FL 32202

Phone: (904) 359-6800 | (800) 766-4328 | Fax: (904) 359-6615

Jacksonville/Mandarin

11467 San Jose Boulevard, Suite 2

Jacksonville, FL 32223

Phone: (904) 332-4204 | Fax: (904) 260-8649

Jacksonville/Southpoint

4230 Southpoint Pkwy S.

Jacksonville, FL 32216

Phone: (904) 332-4201 | Fax: (904) 332-0652

Jacksonville/Roosevelt

4530 St. Johns Avenue, Suite 18

Jacksonville, FL 32210

Phone: (904) 332-4202 | Fax: (904) 388-2214

St. Johns/CR 210

1950 CR 210 West

St. Johns, FL 32259

Phone: (904) 808-4644 | Fax: (904) 808-4655

Orange Park/Kingsley

1461 Kingsley Avenue

Orange Park, FL 32073

Phone: (904) 332-4203 | Fax: (904) 264-9314

Orlando

3724 Edgewater Drive

Orlando, FL 32804

Phone: (407) 523-4600 | Fax: (407) 523-0385

Pembroke Park

3281 W. Hallandale Beach Boulevard

Pembroke Park, FL 33023

Phone: (954) 874-0360 | Fax: (954) 986-0075

Miami/Doral

8300 NW 53rd Street, Suite 100

Doral, FL 33166

Phone: (305) 716-8383 | Fax: (305) 499-9052

Tallahassee/Blair Stone North

2521 S. Blair Stone Road

Tallahassee, FL 32301

Phone: (850) 414-7290 | Fax: (850) 488-9754

Board of Directors

Jonathan R. Lyon, *Chairman*

Richard M. Hood, *Vice Chairman*

Ken Jones, *Treasurer*

Nancy H. Meier, *Secretary*

Robert L. Bull, *Director*

Robert W. Gentry, *Director*

Sandra Magyar, *Director*

Cornita A. Riley, *Director*

Dean Willis, *Director*

Tallahassee/Northside

1661 Raymond Diehl Road

Tallahassee, FL 32308

Phone: (850) 922-7855 | Fax: (850) 921-4799

Tallahassee/Appleyard

503 Appleyard Drive

Tallahassee, FL 32304

Phone: (850) 402-5883 | Fax: (850) 402-5859

Tallahassee/Capital Circle

2770 Capital Circle SE

Tallahassee, FL 32311

Phone: (850) 402-5880 | Fax: (850) 402-5838

Tallahassee/Turlington

325 W. Gaines Street, Suite 148

Tallahassee, FL 32399

Phone: (850) 402-5881 | Fax: (850) 309-0040

Tallahassee/Bannerman Crossings

3339 Beech Ridge Court

Tallahassee, FL 32312

Phone: (850) 402-5884 | Fax: (850) 894-4306

Raiford

25638 Northeast State Road 16

Raiford, FL 32083

Phone: (904) 418-7392 | Fax: (386) 431-2027

Member Support Center

Phone: (800) 766-4328, ext. 1

Fax: (904) 359-6488

C.U.P.I.D.

(Telephone Audio Response)

(800) 766-4328, ext. 8

(904) 359-6800, ext. 8 Jacksonville

Lost or Stolen Cards

During business hours: (800) 766-4328

After business hours: (800) 682-6075

Executive Management Team

Brent E. Lister, *President/CEO*

Joey Carpenter, *EVP Lending*

Linda K. Jones, *EVP Operations*

Brad Long, *EVP Finance*

Michelle Troha, *SVP Marketing*

Andrea Hurley, *SVP Risk Management*

Rick Harper, *SVP Accounting*

Libby Polk, *SVP Administration*

Tim Brown, *SVP Information*

Technology

Holiday Closings

Our branches and offices will be closed on:

Monday, October 14, 2019

Columbus Day

Monday, November 11, 2019

Veterans Day

Thursday, November 28, 2019

Thanksgiving Day

Wednesday, December 25, 2019

Christmas Day

Wednesday, January 1, 2020

New Year's Day

Federally insured
by NCUA



Come to our
**Santa Saturday
Celebration!**

Kids can meet Santa
from 2:00 p.m. – 4:00 p.m.

Celebrate the Holidays with First Florida

Stop by for holiday fun for the kids, including crafts and games. Santa Clause will make an appearance, and Santa's helpers will be available to help the kids learn more about our Sand Dollar Savings Club!

Light refreshments will be provided.

Tallahassee branch – 3339 Beech Ridge Court

Saturday, December 14 from 1:00 p.m. – 4:00 p.m.

St. Johns branch – 1950 CR 210 West

Saturday, December 14 from 1:00 p.m. to 4:00 p.m.

Santa will be on-site from 2:00 p.m. – 4:00 p.m.

Visit www.firstflorida.org for more community events!

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 Monday, December 30, 2019. 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 petition.

Rates

We offer extensive loan and savings programs including Auto, Mortgage, Equity Line of Credit, Certificates, Money Markets, and many other accounts.

Visit our website for current rates.