

Update

A publication exclusively for our members

January 2026


FirstFlorida
CREDIT UNION

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

As we welcome the start of 2026, I want to extend warm wishes for a happy and fulfilling new year to you and your family. The beginning of a new year offers a meaningful opportunity to reflect on what we've accomplished together

and to look forward with optimism. Your trust in First Florida Credit Union continues to inspire us to serve with purpose, and we remain committed to supporting your financial well-being every step of the way.

Looking back on the past year, we are proud of the progress we made in enhancing your banking experience. In 2025, we introduced several user-friendly initiatives to offer greater convenience and more control over your financial life. Digital banking became a true one-stop shop for everyday money management, including streamlined access to card controls and alerts, rewards points redemption, and digital card issuance—all from the palm of your hand. We also made it easier than ever to request services such as Skip-A-Pay and Zelle® within digital banking, reinforcing our commitment to tools that work for you, when you need them.

Beyond technology, we remained engaged in the communities we serve. Throughout the year, we hosted multiple free shred events across our regions, giving community members peace of mind by allowing them to securely dispose of sensitive documents onsite. We also offered free financial and fraud education to help community members better navigate their finances, stay informed, and be protected in an ever-changing environment. We also participated in Koins for Kids, where First Florida members and the Girl Scouts of Gateway Council in Jacksonville and Tallahassee turned spare change into opportunities. All funds raised help expand Girl Scouting within their communities.

Our commitment to giving back continued through support of numerous local charities and drives. Each effort reflects our belief that strong communities are built through partnership, generosity, and care. These included:

- Children's Home Society Back-to-School Drive
- American Cancer Society's Making Strides Against Breast Cancer
- Action News Jax Family Focus - Tenikka's Books for Kids, Tools for School, Blood Donation, and Holiday Toy Drives
- Salvation Army Food Drive and Stuff-A-Stocking Drive
- Second Harvest of the Big Bend Food Drive

As we look ahead to the new year, we recognize that price increases over the past year have placed pressure on household budgets. The good news is that as interest rates begin to decrease, new opportunities may arise to reduce monthly expenses. If you have an existing auto loan elsewhere, refinancing with First Florida could help lower your interest rate and monthly payment. We continue to offer some of the lowest rates in the industry on both new and used vehicles, and we encourage you to compare your current rate with ours to see how much you may save.

For those seeking a broader solution, using your home's equity for a consolidation loan may help lower overall payments on outstanding debts. Our low introductory rate may provide the jumpstart you need to regain financial balance and move confidently into 2026.

As a reminder, fraudsters continue to find new ways to impersonate trusted organizations, including financial institutions. Please remember that you should never share your card information, security codes, PINs, or other sensitive details with anyone—even if the call or message appears to come from First Florida. We will never initiate a call asking for this type of information. Your awareness and caution can help keep your accounts secure.

Thank you for allowing First Florida to be your trusted financial partner. We wish you a happy and prosperous year ahead.

– Brent E. Lister



Be on the Lookout for Tax Season Imposters

Tax season can be a little overwhelming, and scammers know it. That's why this time of year is especially important to stay alert and protect your personal information. A few simple reminders can go a long way in keeping you safe.

The Internal Revenue Service (IRS) will always reach out by USPS mail first. If you receive a call, text, or email from someone claiming to be from the government, take a moment to pause and double-check. When in doubt, it's best to be cautious.

You can confidently ignore anyone claiming they are from the IRS if they:

- Threaten arrest or legal action.
- Demand immediate payment.
- Ask for personal or financial information.

Learning the common warning signs helps you stay one step ahead of scammers and keeps your finances secure. For more tips and resources, visit **FirstFlorida.org/SAFE** and learn how to protect yourself this tax season.

First Florida Helps Businesses Move Forward

It takes hard work and dedication to run a business. Why not work with a team that shares your passion?

With First Florida, members can grow their enterprise. Turn to us for Business Services, where we provide a wealth of tools:

- **Streamlined Accounts:** Keep day-to-day transactions running smoothly with checking and savings accounts.
- **Purposeful Lending:** Loans and lines of credit that set the stage for success, whether working toward a new milestone or covering a sudden expense.
- **Intuitive Merchant Services:** Utilize technology that keeps business goals in mind, thanks to platforms that process payments conveniently and securely.

First Florida is a strong partner in achieving sustainable success. Contact us to explore our business banking options at **FirstFlorida.org/business-services** or **(800) 766-4328**.



First Florida Investment Services

Reality Check on Your Retirement Savings

While you're working, it's important to know whether you are saving enough for retirement. Now is a good time to ensure you are allocating enough funds to your retirement account.

A good savings target is 15% of your income.

Depending on your goals, you may need to save more. Commit to your retirement savings by contributing a consistent amount with each paycheck. Set a savings goal and stick to it.

How will your lifestyle change?

It's up to you whether working will be part of your retirement. If not, your retirement savings should be robust enough to supplement your Social Security without sacrificing your lifestyle.

Time may heal all wounds.

Sticking to conservative investments carries its own risks, such as failing to keep up with inflation. Time can help smooth out market fluctuations, so consider adding aggressive investments to your retirement account.

Figure out how long your savings will last.

Go online and calculate your retirement "burn rate," the amount of savings you'll need to live on each year. If your estimated life expectancy outlasts your savings, you'll have to revisit your retirement plans.

Understanding your retirement outlook will empower you to protect your golden years. You can evaluate your current strategy with a financial professional. Request an appointment with First Florida Investment Services* to discuss your plans.



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:

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* Some restrictions apply. 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 \$20,000.00 loan at 4.99% APR (rate as of October 1, 2025) would require monthly payments of \$19.03 per thousand borrowed for 60 months. Total interest paid \$2,824.53, total amount paid \$22,824.53.



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
6319 Roosevelt Blvd.
Jacksonville, FL 32244

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*
Kyle Peters, *Director*
Dr. Johnny Bowman Jr., *Director*
Jennifer Martin, *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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Connect to Webinars Live or On-Demand

First Florida hosts FREE monthly financial webinars, where we cover and answer questions on essential topics like budgeting, frauds and scams, and retirement and investing.

Visit **FirstFlorida.org/calendar** to register for upcoming events.

Can't make a live session? No Problem!

First Florida offers webinars on-demand so you can catch the latest content when it works for you. New content is uploaded monthly and remains available until the next webinar is released.

Visit **FirstFlorida.org/webinars-on-demand** to view the latest content.

Holiday Closings

Our branches and offices will be closed on:

Thursday, January 1, 2026
New Year's Day

Monday, January 19, 2026
Martin Luther King, Jr. Day

Monday, February 16, 2026
Presidents Day

Privacy Notice to Members

Enclosed with members' December 31, 2025 monthly statements is our most recent Privacy Notice, effective November 2025. eStatement recipients can access the Privacy Notice by logging into either online banking or the mobile banking app. From the main menu, go to eStatements under Accounts. Then, select "Inserts" and choose the items with the most recent date.

Notice of Annual Meeting of Members

Register to attend First Florida's Annual Meeting of Members with an option to attend in-person or virtually through ZOOM. We will review the Annual Report, conduct general business, and introduce the Board of Directors.

When: Friday, February 27, 2026
Time: 5:00 – 6:00 p.m.

Where: First Florida Credit Union,
500 W. 1st St.
Jacksonville, FL 32202

Virtual Registration: [FirstFlorida.org/calendar](https://www.firstflorida.org/calendar)