

Update

A publication exclusively for our members

July 2025


FirstFlorida
CREDIT UNION

Enriching People Every Day.®

FirstFlorida.org

Jacksonville
St. Johns
Orange Park
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



LIGHT ON FEES, BIG ON REWARDS.

Get More with a
Diamond Rewards
Visa® Credit Card

1.90% APR
FOR SIX
MONTHS

Variable APR ranges
from 13.50% to 17.00%
thereafter*

- No Balance Transfer Fee
- No Annual Fee
- Earn Points for Travel, Cash Back, & More

* APR = Annual Percentage Rate. See page 6 of this newsletter 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.



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

As we welcome the summer season, I want to take a moment to recognize and celebrate our graduates. Congratulations on your outstanding achievement! Whether continuing your education,

beginning a new career, or planning your next steps, establishing financial goals will help you along your journey. At First Florida, we're here to support you with the tools and resources designed to help you build a strong financial future – from savings accounts and credit-building options to financial education, personalized guidance, and financial planning solutions.

Summer vacations are on the horizon, and they are a great time to explore new places. However, it's also a time to remain cautious. Fraud attempts often rise during travel seasons, so please remember to **never share your PIN, passwords, or security codes with anyone**, not even if they claim to be from the credit union. We will never call and ask you for this information. If you're ever unsure, contact us directly.

To make summer easier and more enjoyable, we offer convenient services like:

- **CO-OP Shared Branching** to conduct transactions at any participating branch nationwide within the network, just as you would at a First Florida location.
- **Fee-free ATMs** at convenient locations across the nation.
- **Digital banking** to make transfers, deposit checks, schedule payments, apply for a loan, open an account, and check your balances from anywhere.
- **Summer Loan** options for extra cash when you need it for new adventures.

We're also offering extra rewards points this summer. Now through September 1, 2025, we're awarding **2X points on all fuel purchases** when you use your First Florida Rewards Visa® Debit or Credit Card. It's a great way to maximize your earning potential and make the most of your travels. Earning double points adds up quickly and can be redeemed for valuable rewards, including travel, merchandise, gift cards, and cash back.



This year, **we're celebrating 75 years of service** to our members and communities. We're celebrating this legacy throughout the year with a series of special events at our branches. Members had the opportunity to join us at our recent event in April, where they enjoyed refreshments, giveaways, and a chance to win a gift card. Be sure to visit our website and follow our social media for updates on upcoming events near you.

As we enter hurricane season, we would like to remind everyone to take time to prepare. Readiness is key, from reviewing emergency plans to setting aside essential supplies and funds. We're here to support you with financial solutions that can help in times of need, including online access to your accounts and loan options should unexpected challenges arise.

Thank you for your continued trust in First Florida. We're proud to stand beside you through every season of life, helping you save more and do more. Enjoy a safe and memorable summer.

– Brent E. Lister



Use Money Transfer Apps Safely

Money transfer apps, such as Venmo, Cash App, and PayPal, are a quick and convenient way to send money to friends and relatives. Unfortunately, bad actors can also target them for scams.

Fraudsters exploit the “one-way” nature of how these apps send money. This means once a transfer is confirmed, you can’t undo or reverse it. Be cautious when strangers ask for a money transfer, especially if they insist on using these apps.

When using a money transfer app, always remember these security tips:

- Verify your recipient by contacting them personally first.
- Government officials and established businesses will not demand payment through these apps.
- Keep your login credentials for the transfer app account up to date and enable multi-factor authentication if available.

Always play it SAFE when getting a request for a money transfer. Visit **FirstFlorida.org/SAFE** to learn more about fraud prevention tactics.

You Have a Branch Near You While Traveling

There’s a credit union branch nearby to serve you, even while you’re away from home. The CO-OP Shared Branch network lets you bank while you’re on the go or vacation. Conduct First Florida transactions at any participating CO-OP Shared Branch across the country.

To find the nearest CO-OP Shared Branch:

- Visit **FirstFlorida.org/locations** ‘Find a Branch’; or
- Download the CO-OP Shared Branch app; or
- Call 888-748-3266; or
- Text a Zip Code to 91989*

*SB = Shared Branch, SBX = Shared Branch express



First Florida Investment Services

Fasten Your Seatbelt: Surviving Market Turbulence

Economic downturns and turbulent investment markets can be nerve-racking. However, they are part of normal economic and investment cycles. Here's what you can do during these unpredictable times.

Don't panic.

People may be tempted to bail out of their investments due to a rough ride. Selling solely because of a tumble may leave you worse off.

Think long-term.

When you focus on major life goals instead of day-to-day market swings, it provides perspective to your decision-making. Conduct thorough reviews of your statements and ongoing strategy before making impulsive transactions.

Diversify your portfolio.

Not all segments of the market move in the same direction simultaneously. Diversifying can offset losses in one place with gains in another.

Make changes to your investments thoughtfully. Consulting with a financial professional may be a good first step. Request an appointment at First Florida Investment Services* to discuss refining your strategy.



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 |
|--|--------------------------------|--|----------------------|
|--|--------------------------------|--|----------------------|

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.

Important Changes to Your Account Terms

Effective Tuesday, July 1, 2025, your Funds Availability Policy is amended to change the below dollar amounts as follows:

- Next-day availability for cash and check deposits: The minimum amount of deposited funds made available on the first business day after the date of deposit is increasing to \$275 (up from \$225).

- Exception amounts: The exception amounts for New Accounts, Large Deposits, and Repeated Overdrafts will now be \$6,725 (up from \$5,525).

All other terms and conditions of your Funds Availability Policy remain unchanged and in full force and effect.



SET
YOUR

Sights

ON A

NEW CAR

WITH AN AUTO LOAN
FROM FIRST FLORIDA

NO
PAYMENTS
FOR
UP TO

90

DAYS*

COMPETITIVE
LOW RATES

**Apply for
Pre-Approval Today!**

Visit FirstFlorida.org/auto-loans to learn more.

* 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. Membership eligibility required.

Payment Example: A \$20,000.00 loan at 5.24% APR (rate as of February 17, 2025) would require monthly payments of \$19.15 per thousand borrowed for 60 months. Total interest paid \$2,979.05, total amount paid \$22,979.05.



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*

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 13.50% to 17.00% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. |
| APR for Balance Transfers | 1.90% Introductory APR for six months from account opening. After that, your APR will be 13.50% to 17.00% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. |
| APR for Cash Advances | 1.90% Introductory APR for six months from account opening. After that, your APR will be 13.50% to 17.00% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. |
| 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 at http://www.consumerfinance.gov/learnmore. |
| 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, 2025. 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 Closings

Our branches and offices will be closed on:

Friday, July 4, 2025
Independence Day

Monday, Sept. 1, 2025
Labor Day

Calling All Candidates for Board of Directors

First Florida is now accepting candidate applications for our Board of Directors. For consideration, return a completed nomination application form to: Nominating Committee, First Florida Credit Union, P.O. Box 43310, Jacksonville, FL 32203-3310

Applications are available at any First Florida branch or can be downloaded from our website at **FirstFlorida.org/press-room**. All returned applications must be postmarked no later than midnight, July 25, 2025. Emails and faxes will not be accepted.