

Update

A publication exclusively for our members

October 2025


FirstFlorida
CREDIT UNION
Enriching People Every Day.®

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Visit **FirstFlorida.org/refer-a-friend**
to start earning today.





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

It's hard to believe that we are already entering the final months of the year and preparing for the holiday season. This time of year is always special – it's a season of gratitude, celebration, and anticipation of the opportunities that a new year will soon

bring. For us at First Florida Credit Union, it's also a time to thank you, our members, for trusting us with your financial journey. As we continue to celebrate our 75th anniversary, we would like to thank everyone who has visited and shown their support throughout the year. Your loyalty allows us to continue building a strong, supportive credit union that benefits not only our members but also our employees and communities.

because they reflect the voice of the community we serve each day. Knowing that our members, neighbors, and colleagues hold us in such high regard is truly humbling and reinforces our commitment to excellence.

We are equally proud to share that First Florida was named one of **Florida Trend Magazine's Best Companies to Work For in Florida** for the 12th year! This recognition is based on employee surveys that evaluate a range of workplace factors, including communication, culture, supervisor relationships, training and development, technology, diversity and inclusion, leadership, benefits, and work-life balance. Out of 45 companies selected in 2025, First Florida ranked 28th. This distinction means a great deal to us because it reflects the everyday experiences of our employees. We believe that when our employees thrive, they are better equipped to help our members thrive as well. These awards highlight the strength of our culture, and we're grateful to our team for the passion and commitment they bring to serving our members each day.

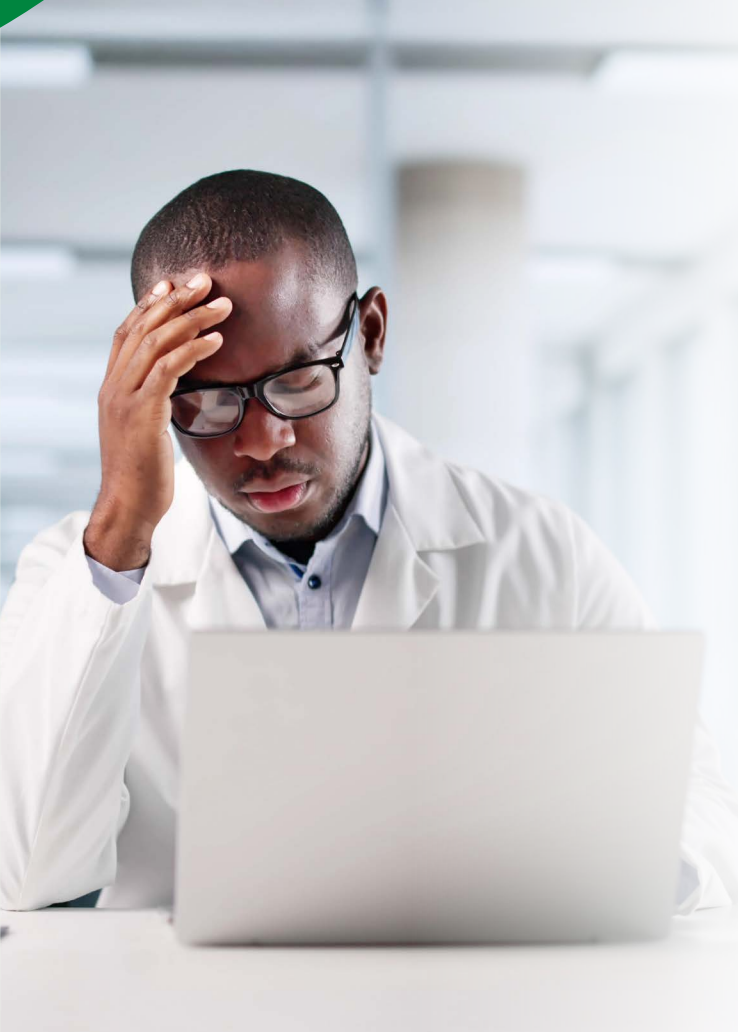
As we approach the holiday season, I want to take a moment to remind you about staying vigilant against scams. Unfortunately, fraudsters tend to become more active during the holidays, taking advantage of the busy season when people are shopping online, traveling, and managing year-end financial matters. Please be cautious of unsolicited phone calls, emails, or text messages that request personal or account information, passwords, or authentication codes. Always verify the source before clicking on links and regularly monitor your accounts for suspicious activity. Legitimate businesses will never contact you unprompted for login credentials, personal information, or sensitive account details. At First Florida, we are committed to protecting your financial well-being, but your awareness is also a vital line of defense.

With 2025 coming to a close, I want to extend my heartfelt thanks to you, our members, for your continued trust and support. The achievements we celebrate this year are possible because of your partnership. On behalf of First Florida, I wish you and your loved ones a joyful holiday season filled with peace, health, and happiness.



I'm proud to share that First Florida was recently honored with several significant recognitions. In the **2025 Best of Bold City Community's Choice Awards**, we were voted **Best Credit Union and Best Place to Work**. I was also very humbled to receive the Best Boss award. The Best of Bold City Community's Choice Awards feature more than 460 local businesses and organizations across 150 categories throughout Jacksonville. These awards are meaningful

– Brent E. Lister



Stay Sharp Against AI-Powered Scams

Generative AI is an emerging technology that produces high-quality text, images, voice recordings, and videos derived from data. By utilizing deep-learning models, generative AI makes content that appears as if a human made it.

Scammers use generative AI maliciously. They use it to mimic friends, family, coworkers, and celebrities. This technology can trick others into revealing sensitive information, thereby setting victims up for fraud and theft.

Don't let scammers use AI against you. When using social media or checking messages:

- Verify senders who are contacting you.
- Avoid the impulse to engage with posts or requests immediately.
- Be skeptical of messages that feel out of the ordinary.
- Limit what you share on social media.

Exercise healthy skepticism to stay **SAFE** against AI-powered theft. Visit **FirstFlorida.org/SAFE** to learn how you can avoid falling for scams.

Celebrate International Credit Union Day®

On October 16, 2025, credit union members around the world will celebrate International Credit Union (ICU) Day. It's a day recognizing the credit union movement, including its history, achievements, and the good it has done for many. This year marks ICU Day's 77th anniversary, and the theme is "Cooperation for a Prosperous World."

Credit unions serve people in 104 countries worldwide. They provide a viable alternative to for-profit financial institutions. As a global movement, credit unions offer financial services that promote positive economic and social change.

First Florida is proud to continue this tradition of people helping people, and we couldn't have done it without you! Please join us in celebrating ICU Day on Thursday, October 16, 2025. Your local branch will serve a variety of refreshments in honor of this special occasion.



**COOPERATION
FOR A PROSPEROUS
WORLD**



First Florida Investment Services

Making Sense of Medicare Parts A, B, C, and D

Medicare is available to most U.S. citizens and legal residents 65 years of age and over who have previously worked and paid U.S. taxes or who are/were married to someone who did. Medicare has four parts.

Medicare Part A: Hospital Insurance

Part A covers hospital stays, skilled nursing facility care, nursing home care, hospice care, and home health care. You won't pay a premium for Part A as long as you or your spouse has made contributions to Social Security for at least 10 years.

Medicare Part B: Medical Insurance

Part B covers doctor visits and other medical services, such as outpatient care at hospitals, durable medical equipment, laboratory tests, and some nursing care.

Medicare Part C: Medicare Advantage

Private insurance companies offer Part C plans that cover certain hospital costs, doctor visits, and other services. Part D coverage may also be included in these plans.

Medicare Part D: Prescription Drugs

Plan D applies to prescription drug coverage offered by private insurance companies. Coverage and pricing vary according to plan.

It's a good idea to discuss how Medicare may affect your retirement strategy with a financial professional. Request an appointment at First Florida Investment Services* to get started.



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.

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

Holiday savers, your hard work is about to pay off! Holiday Club funds will be transferred to your pre-determined First Florida checking or savings account on November 1.

Your current deduction will automatically renew for your convenience, allowing a seamless transition into saving for next year's gifts, gatherings, and travel plans. If you haven't signed up for a Holiday Club account and want to use it to save for the next season, ask a representative or visit FirstFlorida.org/holiday-club.



Focus on life, not fees.

Invest in moments with First Florida's No Monthly Fee Checking Account.

Enjoy carefree banking with a No Monthly Fee Checking Account. It's an account tailored to your daily life.

- Keep things simple with no monthly service fee or minimum monthly balance requirements.
- Take advantage of a convenient and intuitive mobile banking app and access to more than **80,000 surcharge-free ATMs** nationwide.
- Get an instant-issue debit card with mobile wallet and contactless compatibility for secure transactions.

Open a No Monthly Fee Checking Account today!




Scan the QR code or visit **FirstFlorida.org/no-monthly-fee-checking** to learn more.



Set Your Payday on Autopilot With Direct Deposit

The Fast and Secure Way To Bank

Automate your funds with direct deposit! It's a powerful tool to receive your pay and benefits seamlessly.

-  **Fast:** Get near-immediate access to funds.
-  **Secure:** No more checks getting stolen or lost in the mail.
-  **Convenient:** Save a trip to a branch or ATM.

Ask your employer or benefit manager if direct deposit is available to you. Provide your account number and First Florida's routing number (**263079014**) to get started.

Need help with setup? Call us at **(800) 766-4328**.





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 Voted as One of the Best Companies To Work For 2025



We're excited to announce that First Florida has been named one of the Best Companies To Work For In Florida in 2025 by Florida Trend Magazine, ranked 28th among 45 companies.

First Florida earned this honor for the 12th year based on direct employee feedback on several factors, including leadership, workplace culture, training, and work-life balance.

Thank you to our employees, whose passion makes First Florida a wonderful place to work and serve our members.

Holiday Closings

Our branches and offices will be closed on:

Monday, October 13, 2025

Columbus Day

Tuesday, November 11, 2025

Veterans Day

Thursday, November 27, 2025

Thanksgiving Day

Thursday, December 25, 2025

Christmas Day

Thursday, January 1, 2026

New Year's Day

Nomination for Vacancies on the 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 30, 2025. 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 they are agreeable to nomination and will serve if elected. A statement of qualification and biographical data must be submitted with the petition.