

Update

A publication exclusively for our members

October 2026


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 12.75% to 16.25%
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

The holiday season is one of the busiest times of the year, but it also reminds us to slow down. It gives us an opportunity to spend time with family and friends, enjoy traditions, and reflect on the people and

experiences we're grateful for. At First Florida, we have quite a bit to be thankful for as we close out another year.

Once again, our members and communities have shown their support for First Florida in a big way. In the **2026 Best of Bold City Community's Choice Awards**, we were honored to be named **Best Credit Union and Best Place to Work**, as well as a finalist for **Best Mortgage Company and Best Locally Owned Business**. I was also humbled to receive the Best Boss award.



We were also recognized by **Florida Trend magazine as one of the Best Companies to Work For in Florida**. This marks our 13th year receiving recognition in the program's 14 years — an honor that reflects our credit union's culture and what our employees have built together. This recognition is meaningful not only

because of what we do, but because of how we do it with every member interaction, act of teamwork, challenge overcome, and effort to support one another.

While it's always nice to receive an award, what means the most to our organization is what these honors represent. They reflect the strength of our culture and the trust our members and communities place in us. I'm grateful to our entire team for the passion and commitment they bring to serving our members each day.

This past August, I celebrated 22 years of serving as CEO of this organization. Nothing makes me prouder than telling people I work for First Florida Credit Union and alongside an amazing group of people who genuinely care about our members' banking experience and well-being.

Because looking out for our members is such an important part of what we do, I'd be remiss not to include a reminder about fraud as we head into the holidays. Scammers know this is a busy time of year, and they take advantage of increased shopping, travel, charitable giving, and package deliveries. Be cautious of unexpected texts or emails about deliveries, suspicious shopping deals, fake charities, and anyone urgently asking you to send money or provide account information.

A good rule of thumb is to slow down before you click, pay, or share information. If a message claims to be from a company or financial institution, contact that organization using a phone number or website you know is legitimate rather than the information provided in the message. Remember, First Florida will never contact you to ask for sensitive information such as your digital banking password or one-time verification code.

As another year comes to a close, thank you for choosing First Florida and allowing us to be part of your financial journey. On behalf of our entire team, I wish you and your family a safe, happy, and enjoyable holiday season. We look forward to serving you in the year ahead.

– Brent E. Lister



Stop Account Takeovers With Multi-Factor Authentication

An account takeover (ATO) occurs when an unauthorized user gains access to someone else's account. Thieves use different methods to steal login credentials, often through phishing emails and text messages. Once logged in, a thief can use a victim's account as if it were their own.

To reduce your risk of ATO attacks, it's helpful to enable multi-factor authentication (MFA) on accounts that support it – especially when it comes to platforms that manage your finances. MFA adds an extra layer of security and can protect you from unauthorized login attempts.

Other ways that you can monitor suspicious account activity include:

- Enabling login alerts
- Setting up transaction notifications
- Checking your statements regularly

Combine multi-factor authentication with other notification methods to keep your accounts, personal information, and finances secure. Visit [FirstFlorida.org/SAFE](https://www.FirstFlorida.org/SAFE) for more scam and fraud prevention tips.

Cooperative Finance: A Steady Signal in a Noisy World



International
Credit Union Day

15 October 2026

Celebrate International Credit Union (ICU) Day®

On October 15, 2026, credit union members worldwide will celebrate International Credit Union (ICU) Day. It's a day recognizing the credit union movement, including its impact and achievements. This year marks the event's 78th anniversary, and the theme is "Cooperative Finance: A Steady Signal in a Noisy World."

Credit unions and financial cooperatives remain consistent in a shifting environment. They are built on trust, rooted in community, and focused on people. Together, the credit union movement remains committed to a clear purpose that drives positive change, both here and around the world.

Connect with First Florida and celebrate this special day! Visit your local branch on Thursday, October 15, 2026, to enjoy refreshments in honor of this occasion. International Credit Union Day is organized by World Council of Credit Unions (WOCCU) and Worldwide Foundation for Credit Unions (WFCU).

First Florida Investment Services

How Much Do You Need To Save for Retirement?

Retirement saving is less about reaching a specific number and more about the income that your savings, combined with other sources, can generate once you stop working.

Close Your Retirement Income Gap

A “retirement income gap” is the shortfall between the income you expect you’ll need in retirement and the projected income your savings and other sources may provide. Finding this gap can help you stay on track for retirement.

Use a Retirement Calculator

Retirement calculators can be useful tools and are available online. They translate your savings plan into a projected model to help identify potential gaps.

These calculators use a few key variables, including:

- Current age and retirement age
- Income and contribution rate
- Current savings balances
- Expected investment returns
- Estimated income from other sources

Adjusting these variables shows how small changes, like saving more or retiring later, can affect your future income.

Bringing It All Together

Build a plan that supports your future. You can also work with a financial professional to review your progress. Request an appointment with First Florida Investment Services* to discuss your options.



First Florida Investment Services

(904) 359-6800, ext. 8806 • (800) 766-4328, ext. 8806

LPL Financial and its advisors are only offering educational services and cannot offer participants investment advice specific to their particular needs. If you are seeking investment advice specific to your needs, such advisory services must be obtained on your own separate from this educational material.

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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, it’s almost time to enjoy the results of your hard work! Holiday Club funds will be transferred to your predetermined 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 tried a Holiday Club account and want to save for next season, ask a representative or visit [FirstFlorida.org/holiday-club](https://www.firstflorida.org/holiday-club).



Move Forward With a Better Auto Loan

Financing Built
Around Your Budget

BUY OR REFINANCE AND TAKE ADVANTAGE OF:

- No Payments for Up to 90 Days*
- Competitive Low Rates
- Low-Cost GAP Coverage & Service Protection Plans



Apply Today!

Visit FirstFlorida.org/auto-loans
or scan the QR code to learn more.

*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 4.74% APR (rate as of March 1, 2026) would require monthly payments of \$18.90 per thousand borrowed for 60 months. Total interest paid \$2,678.87, total amount paid \$22,678.87.



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*
Ken Jones, *Vice Chairman*
Jonathan R. Lyon, *Treasurer*
Sandra Magyar, *Secretary*
Cornita A. Riley, *Director*
Kyle Peters, *Director*
Dr. Johnny Bowman Jr., *Director*
Jennifer Martin, *Director*
Brad Ivey, *Associate 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 12.75% to 16.25% , 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 12.75% to 16.25% , 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 12.75% to 16.25% , 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 https://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, 2026. 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:

Monday, Oct. 12, 2026
Columbus Day

Friday, Dec. 25, 2026
Christmas Day

Wednesday, Nov. 11, 2026
Veterans Day

Friday, Jan. 1, 2027
New Year's Day

Thursday, Nov. 26, 2026
Thanksgiving 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 Monday, December 28, 2026. 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.