

July 2018

Update

A publication exclusively for our members

First Florida

CREDIT UNION

Enriching People Every Day.®

www.firstflorida.org

Jacksonville
St. Johns
Doral
Pembroke Park
Orlando
Tallahassee
Raiford

Applying for a Loan
is as **Easy** as
1,2,3

1
Online application at
www.firstflorida.org



2
Apply by phone –
call (800) 766-4328, ext. 1
In Jacksonville –
(904) 359-6800, ext. 1



3
Apply in person
at any branch location



FUEL YOUR FUN

WITH A FIRST FLORIDA AUTO LOAN

Enter for Your Chance to
Win \$1,000 in Gas Cards†

FILL UP ON THE BENEFITS OF:

- No Payments for Up to 90 Days*
- Low Annual Percentage Rates**
- Fast Approval

† NO PURCHASE NECESSARY – VOID WHERE PROHIBITED. Visit www.firstflorida.org/official-rules for entry form, complete details, and rules.

*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 Offer can be withdrawn at any time without prior notice.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. 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.





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

It seems like just yesterday we rang in the New Year, and now we're sailing into mid-summer. While you're on the go this time of year, don't forget about the convenience of shared branching. No matter where you go, you have

the ability to conduct transactions within our shared branching network of over 5,500 participating credit unions. You can locate a branch near you from our website under the Locations tab. As always, you have access to your funds 24/7 with online and mobile banking. It's a safe, secure, and convenient way to bank. Also, don't forget we have 80,000 surcharge-free ATMs across the country for cash withdrawals.

In our last newsletter, I mentioned 2018 as the year for increasing our digital services to offer simplified, convenient banking for all members. We completed phase one last quarter by introducing our new website with easier navigation, more accessibility, and a new layout with dynamic content. The new site was built with your convenience in mind, and we hope you enjoy the new look and feel as you explore more.

Later this summer, we will also be launching a new online and mobile banking experience. The new platform will bring exciting enhancements to give you even more control over your finances. You will also be able to complete all transactions seamlessly across all devices. More details can be found on the following page, and additional information will be provided as we move closer to transition.

It's hard to believe First Florida has already completed its first year in partnership with Florida State College at Jacksonville bringing financial education through the Business Speaker Series. Each event has been met with enthusiasm and has reinforced our mission of bringing financial education to our communities. Our planning committee is hard at work in scheduling the next season of speakers, and we're looking forward to our continued relationship.

On June 8, First Florida wrapped up its second annual, week-long financial literacy day camp for teens, also known as Camp C.E.O. (teaching teens to Chase Economic Opportunity). Our County Road 210 branch in St. Johns County welcomed 22 teens eager to learn about core financial concepts including budgeting, goal setting, credit, credit cards, and more through lessons, activities, and group projects led by credit union staff. The fun-filled week came to a close with a limo ride to an executive luncheon with senior staff. With such a positive outcome, we're motivated to expand the opportunity to First Florida's other markets in coming years.



Our summer camp may be over, but the season is still in full swing. Many of our members look forward to making summer plans each year, and that's why we offer a convenient, affordable Summer Holiday Loan. Our theme this year is "Let Loose" because we believe summer is more fun when you can make the most of your plans.

As a reminder on ways to save, the summer is also a great time to take advantage of our auto loan benefits. Our loan gives you a vacation from your payments for up to 90 days. For a limited time, you also have the opportunity to enter for a chance to win \$1,000 in gas cards. Details can be found on our website.

And don't forget to participate in our member referral program where new and referring members both earn cash rewards. Your opportunity to earn cash is unlimited. Visit www.firstflorida.org/member-referral for more information.

If you are in the Tallahassee area, we welcome you to stop by our newest branch at Bannerman Crossings located at 3339 Beech Ridge Court. Our doors officially opened on June 25, and our grand opening celebration is set to commence on July 21 with a food truck, giveaways, photo booth, grand prize drawing, and more. Look for details as we get closer to the date. Also, branch expansion in our Jacksonville market will soon be announced.

Our quarterly newsletter is just one of the many ways we try to keep you informed of the benefits of your membership. Before seeking financial solutions elsewhere, we encourage you to speak with one of our representatives to explore the many products and services offered by First Florida to meet your needs. Our goal remains to bring you the best financial solutions to help enrich your life. On behalf of First Florida, we hope you have a safe and fun-filled summer.

– BRENT E. LISTER



New online and mobile banking coming soon

Prepare for a unified digital banking experience

As part of an ongoing pursuit to provide a unified and secure digital banking experience, we are introducing a new Online Banking and Mobile Banking App system in August.

The new system features a platform that unifies your experience across the desktop, tablet, and smartphone. After we transition to the new system, services, functionalities, and layouts will be consistent no matter what device you use. *However, Fingerprint/Face ID Login and e-Deposits will continue to be exclusive to the Mobile Banking App, as these services utilize technologies available on your smartphone.*

Other enhancements include:

- Multifactor Authentication Via Verification Code
- Open Sub Shares
- Account Aggregation
- Self-Service Forgot Password & Registration
- Savings Goals & Budgeting Tools
- Transaction Search Tool
- Customizable Dashboard

Ensure a smooth transition

The transition process for members has been designed to be as effortless as possible while applying the latest and most advanced security measures that protect your account information. The new Multifactor Authentication process will require that you verify your identity and register the computer and/or device you use to access your account. Each time you register a device, a six-digit, one-time verification code is sent to you by text, phone call, or email. The code is needed to complete the registration process.

Take time now to verify the email address and phone numbers (home and mobile) we have on file for your account:

- Log in to Online Banking (the desktop version)
- Click on the "Additional Services" tab along the top of the screen
- Under the "Additional Services" section click on the "Change Address" continue button
- At the "Change Address" screen, you can verify and/or update your email and phone numbers in addition to your address
- Also at the "Change Address" screen, enter a security code that we can use to identify you when you contact us by phone
- Click the "Submit" button to save your changes

If you have any questions, please contact our Member Support Center at (800) 766-4328, ext. 1; stop by a branch near you; or visit www.firstflorida.org/new-online-mobile-banking for additional details.



boost your earnings with confidence

1.99%

Annual Percentage Yield*
9 Months | \$1,000 Minimum

2.39%

Annual Percentage Yield**
22 Months | \$1,000 Minimum

FIRST FLORIDA CERTIFICATES OFFER UNIQUE TERMS AND BETTER YIELDS

Start earning more today!

Call (800) 766-4328, ext. 1
or stop by any one of our branches

* APY = Annual Percentage Yield. Rate is 1.97%. APY is effective as of 6/18/2018. Offer can change anytime without prior notice. At maturity, this certificate will automatically renew for a 6-month term at the rate in effect at that time.

** APY = Annual Percentage Yield. Rate is 2.36%. APY is effective as of 6/18/2018. Offer can change anytime without prior notice. At maturity, this certificate will automatically renew for a 24-month term at the rate in effect at that time.

APYs are based on an assumption that interest and principal will remain in the accounts until maturity. A withdrawal of interest will reduce earnings. A penalty may apply to early withdrawal of principal.



**ENJOY MORE
REWARDS**



The benefits of membership have never been better

Saving on the products and services you want and need has never been easier. Your First Florida membership can help you save money today with exclusive discounts and benefits from trusted partners. Members have saved nearly \$2 billion with great offers, such as:

- Get a **\$100** cash reward for **each new line** you activate, up to 3 lines. Plus, get a **\$50** cash reward **every year** for as long as you are a Sprint customer.*
- **Up to \$15 off TurboTax®** federal products!
- An **exclusive smoke communicator** and a **\$100 gift card** with a new **ADT®** monitored home security system. You must call 844-703-0123 to receive this special offer through the Love My Credit Union® Rewards Program.
- Trusted protection at **true savings** with the **TruStage® Auto & Home Insurance Program**.
- **Cash back** at over 1,500 online retailers with **Love to Shop**.

Learn more about these and other valuable discounts from the homepage at **FirstFlorida.org** or **LoveMyCreditUnion.org**, and start enjoying yet another benefit of being a valued First Florida member.

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



Money and the long-term

Take inventory of your investments and savings accounts. Consider your income sources now and how those might change when you retire. How does it look? You should be able to see where your finances are currently, your progress towards retirement, and have a good idea how retirement will look.

If your retirement plan is still unclear, dedicate an hour to meeting with an experienced financial professional. A clear vision of your financial potential is worth your time.

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
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* 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.

Applications are available at any First Florida branch or can be downloaded from our website at www.firstflorida.org/press-room/. All returned applications must be postmarked no later than midnight, **July 27, 2018**. Emails and faxes will not be accepted.

MEET YOUR NEW NEIGHBOR

FIRST FLORIDA'S BANNERMAN CROSSINGS BRANCH



BLOCK PARTY

First Florida Credit Union is excited to make banking even more convenient for you with our sixth Tallahassee branch, located at Bannerman Crossings. Please join our community gathering and introduce yourself – there's something for everyone!



ENJOY Grand Opening Day Fun: EXPECT Long-term Banking Benefits:

- Food Truck Fare
- Premium Frozen Yogurt
- Balloon Arts & Photo Booth
- Low Fees
- Competitive Rates on Loans & Deposits
- Exceptional Service

ENTER FOR A CHANCE TO WIN:
a Best of Bannerman Crossings Gift Basket*
(Merchant Certificates – \$1,000 Value)

SATURDAY, JULY 21
10 a.m.- 2 p.m.

3339 Beech Ridge Ct.
Tallahassee, Florida 32312

CALL (850) 402-5884 OR STOP BY TODAY!

www.firstflorida.org

*NO PURCHASE NECESSARY – VOID WHERE PROHIBITED. Opening an account, applying for a loan, or performing a transaction does not improve one's chance of winning. Open to U.S. residents who are 18 years of age or older. The odds of winning depend on the number of entries received. Entry period begins June 25, 2018 and ends July 31, 2018. Visit www.firstflorida.org/official-rules for details and entry form.

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/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

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

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

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*

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*



Federally insured
by NCUA

Holiday Closings

Our branches and offices will be closed on:

Wednesday, July 4, 2018
Independence Day

Monday, September 3, 2018
Labor Day



Visa® Account Updater

Enjoy automatic updates of payment information

First Florida and Visa® are helping keep your card information updated. Your First Florida Credit and/or Debit Card information used for recurring payments will automatically be updated by Visa through the Visa Account Updater (VAU) service.

Here's how it works

When your debit or credit card expires or if it's lost or stolen, the VAU service automatically provides the participating merchants of your recurring payments with updated expiration or card number information.

Since not all merchants have chosen to participate in VAU, we recommend that you notify each merchant of card information changes to ensure your payments continue uninterrupted.

VAU is automatically provided as a free benefit to Visa cardholders. If you wish to opt out of the VAU service or have questions, please contact the Member Support Center at (800) 766-4328, ext. 1.