

April 2018

Update

A publication exclusively for our members

FirstFlorida
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

Online application at
www.firstflorida.org

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

Apply in person
at any branch location

Let a First Florida Home Equity Line of Credit

UNLOCK YOUR HOME'S *potential*

FIRST FLORIDA HOME EQUITY LINE OF CREDIT

The equity you've built in your home is the key to accessing money that can cover your child's college education, make home improvements or repairs, pay off credit cards, and more.

Get up to \$500 for Closing Costs†

**Introductory APR as low as 1.99% for 12 Months*
Afterwards, Variable APR as low as 4.50%**

- Streamlined processing which keeps costs LOW
- 20-year term with a 10-year draw period
- No escrow account required

Apply Today! Call (800) 766-4328, ext. 1 [in Jacksonville (904) 359-6800, ext. 1]; visit www.firstflorida.org; or stop by any branch.

* APR—Annual Percentage Rate. The introductory APR will remain in effect for 12 months. Introductory APR is not based on the index and margin used for later rate adjustments. The maximum introductory APR is 6.49%. The introductory APR you receive is based on your individual credit history and Combined Loan to Value (CLTV). After the introductory period, your APR will be based on Prime Interest Rate published in The Wall Street Journal (the index), plus or minus a Margin. As of December 13, 2017, the Prime Rate in The Wall Street Journal is 4.50%. The Margin ranges from -.75% to 4.50% and is based upon applicant's individual credit history and CLTV. The APR will never be more than 18% or the maximum permitted by law, whichever is less. However, the APR will not be less than 4.50% (the floor). All balances will accrue interest at a variable APR, which can adjust on the first day of each month—based upon the Prime Rate published in The Wall Street Journal 10 days prior to adjustment date. There is no limit on the amount by which the APR can change during any one year period. A \$10,000 minimum initial advance is required at closing. Loan and credit line are subject to credit approval, documentation, and security requirements. Closing costs are estimated to range between \$350 and \$1,200. Upon request, we will provide an itemization of the costs. Property insurance is required, including flood insurance if applicable. Applies only to owner-occupied primary residences located within the state of Florida. All terms are subject to change without prior notice.

† First Florida will pay closing costs up to \$500 or 1% of the credit line, whichever is less. Good only for standard, actual closing costs. Offer does not apply to mortgage loans already financed by First Florida and is subject to change or can be withdrawn at any time without prior notice.



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

Over the years, we've talked about First Florida's extraordinary difference. And to us, this topic never gets old. Every day our vision is the same: *to be recognized for delivering financial solutions that enrich people's lives.*

We don't take this lightly because meeting expectations isn't good enough for us; it's our desire to exceed them. That's the difference that sets us apart.

At First Florida's Annual Meeting on February 23, we were proud to announce our credit union's substantial growth and financial success in 2017. Assets grew by \$59 million to a total of \$870 million, and our loan portfolio grew significantly by \$88 million.

We ended the year with a net worth ratio of over 15.75%, well above the 7% which NCUA considers to be a well-capitalized credit union. The net worth ratio is a measure of the capital strength of a credit union (retained earnings divided by total assets). A strong capital position is what allows a credit union to continue to invest in projects that provide value to its membership.

Providing value to our membership extends beyond offering affordable financing and competitive dividend rates on deposits. It includes having the digital services available that make our members' lives simpler and banking with us more convenient. This has become a focus for our financial institution going into 2018.

Our strategic plan to keep First Florida relevant and thriving in a digital-banking environment includes multiple phases. One of which is our upcoming, new website that simplifies the user's experience. Our goal is to help members find the information they need quickly and conveniently.

Coming soon, we look forward to presenting our members with a new online and mobile banking experience. The new system will bring many enhancements including the ability to open additional accounts whether on desktop or mobile devices, real-time peer-to-peer payments, and the ability to display outside accounts in a dashboard for a one-stop approach to financial management. Best of all, members will be able to complete all transactions seamlessly across all devices.

As always, First Florida continues to practice and investigate new technologies to exercise the highest standards of fraud detection and prevention.

In addition to providing up-to-date digital services, we continue to focus on the expansion of our branches. In late 2017, we broke ground on our new state of the art branch at Bannerman Crossing in northeast Leon County. The construction is well underway and the branch is on schedule to open in the third quarter. Also, new branches in Jacksonville will soon be announced.

As you begin to settle into the year, you may be shifting gears to your next home improvement project before the hot weather of summer rolls around. First Florida's Home Equity Line of Credit (HELOC) provides a perfect opportunity for you to take advantage of your home's equity for the remodeling project you've been planning. It's the perfect time of year to get started, and we're here to help.

We understand that providing value extends beyond affordable loan products and convenience. How we make our members feel when they interact with us is equally as important. A true measurement of our success is member comments such as, "We received the best service ever, and your staff went out of their way to help us."

We strongly believe the growth of our membership is due largely by word of mouth from our members. That's why we are offering a special member referral program where referring and new members both earn cash rewards. We hope you'll take advantage of the opportunity to pass along the benefits of membership with First Florida to your friends, family, and co-workers and enjoy this special offer.

Your loyalty and our unwavering desire to offer you the best financial services possible are what make First Florida an exceptional financial institution. It's a joint effort, and we look forward to continuing the journey with you to deliver financial solutions that enrich your life.

– BRENT E. LISTER



• IT •
PAYS
to Share

Refer friends
• and •
earn rewards

Earn an easy \$50!*

When you refer someone who becomes a member by either:

- Opening a new checking account and establishing a recurring direct deposit of \$250 or more within 70 days of joining¹
- or
- Establishing a new, used, or refinanced auto loan within 70 days of joining²

You get paid \$50 and so do they!*

BEGIN BENEFITING TODAY!

Call (800) 766-4328, ext. 1 or stop by a branch for more details.

Visit www.firstflorida.org/member-referral/ to download referral coupons.

* For existing and referred members. Employees and officials of the credit union are not eligible. New member must identify existing, referring member by presenting a referral coupon when joining and establishing a checking account and direct deposit, or establishing an auto loan. Existing member must be in good standing to receive incentive. New member must meet one of the two requirement options to receive \$50 incentive. See # 1-2 for details. 1) For each new member referred (effective 4/1/2018) who establishes a First Florida checking account with a recurring direct deposit (DD) of \$250 or more within 70 days of joining, referring member and new member receive \$50; or 2) For each new member referred (effective 4/1/2018) who establishes a First Florida new, used, or refinanced auto loan within 70 days of joining, referring member and new member will receive \$50. Excludes loans already financed at First Florida. All taxes on rewards are solely the member's responsibility.

Member eligibility is required. A Savings/Share account with a minimum balance of \$5.00 is required for membership.

Rewards CHECKING

EARN BENEFITS WITH EVERYTHING YOU BUY



OPEN UP A WORLD OF EXTRAS TODAY

First Florida Rewards Checking helps you turn everyday purchases into exciting rewards with every signature-based debit card purchase/transaction. Whether you're buying gas, groceries, or a haircut, you can automatically earn points redeemable for cash back, gift certificates, and travel.

- cash back
- gift certificates
- travel

Rewards Checking requirements include: a \$25 initial deposit, opting for e-statements, and activating a free First Florida Visa® Debit Card. Reward points accrue with signature-based debit card purchases/transactions only. Rewards Checking has a small monthly service fee of \$6.50, which is automatically waived when 15 or more signature-based debit card purchases/transactions are posted to the account during the month.

boost your earnings with confidence

Choose Certificates with unique terms
and better yields

1.69%

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

2.09%

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



Start earning more today!

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

Federally insured
by NCUA

* APY = Annual Percentage Yield. Rate is 1.68%. APY is effective as of 3/19/2018. 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 2.07%. APY is effective as of 3/19/2018. 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.



Retirement Double-Check

When you enter your mid-fifties, your retirement plan enters its countdown phase. This is the time to examine key aspects of your retirement strategy.

This is also an ideal time to crunch numbers with the help of a financial professional to determine how much you have saved, how much income you think you will need, and how much income may be produced from savings, Social Security, and optional part-time work.

First Florida members have the opportunity to speak with a CFP® practitioner 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.

Feel CAREFREE

WITH A FIRST FLORIDA AUTO LOAN

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

*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.

Membership Eligibility Required.

Connect with us  



First Florida

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

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:

Monday, May 28, 2018
Memorial Day

Wednesday, July 4, 2018
Independence Day

COMMUNITY SHRED EVENT

Shred your personal documents for **FREE!**

Come to one of our free shred days and help protect yourself from fraud and identity theft by shredding your personal documents securely. All material will be placed in a secure Shred-it® truck where it will be shredded on site.

Credit Union staff will be on hand to answer any questions you may have on our products and services. Food will be provided as well as giveaways.

Orlando branch – 3724 Edgewater Drive

Saturday, April 14 from 9 a.m. to noon
In partnership with AARP

St Johns County branch – 1950 CR 210 West

Saturday, April 28 from 10:30 a.m. to 1:30 p.m.

Tallahassee branch – 503 Appleyard Drive

Saturday, April 28 from 10:30 a.m. to 1:30 p.m.

Visit www.firstflorida.org for more details.

