

October 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

WRAP UP THE YEAR RIGHT

ENJOY THE BENEFITS
OF A FIRST FLORIDA
AUTO LOAN WITH:

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

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



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 Offer can be withdrawn at any time without prior notice.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



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

First Florida has experienced many exciting changes these last few months, including the launch of our new Online Banking and Mobile Banking App system. In the months prior to launching, our staff worked diligently to prepare our members and to ready the system for change.

We knew a conversion of this magnitude would require the diligence of all parties involved to minimize any disruption to our members. Our staff showed tremendous effort and team spirit in upholding the highest standards of member service through the transition.

We also want to sincerely thank our members for their patience through the process. We hope you will enjoy the improved, robust features of the new platform. The system was implemented to ultimately give you more control of your finances. We encourage you to take advantage of the features, some of which are:

- Real-time person-to-person payments
- External transfers
- Budgets and savings tools
- External account linkage
- Pending ACH display
- Push email and text notifications
- Balance snapshot
- Intuit product integration (Quicken and Mint)

If you have any questions or concerns about the new system, please do not hesitate to contact our Member Support Center at (800) 766-4328, ext. 1.

While we continue to stay relevant in digital banking, we also feel it's important to offer members convenient branch locations. We are pleased to announce our upcoming branch located at 1461 Kingsley Avenue in Orange Park,

Florida. The new branch, set to open before year end, is part of our efforts to continue branch expansion in Jacksonville and surrounding areas. Details of its official opening date will be provided.

We've also been busy in the community. Once again, First Florida proudly partnered with the Children's Home Society of Florida for their annual Back2School Drive. Staff and members donated funds and collected school supplies to fill 325 backpacks to help children in need in the new school year. This year's efforts exceeded our collection last year by 75 backpacks. Thank you to all who participated in making a difference in our communities.

For the fifth year, we are proud to be named as "One of the Best Companies to Work for in Florida" by *Florida Trend* magazine. Our commitment to members and our communities is a top priority, along with our commitment to staff. Behind the scenes, First Florida makes it top priority to create a healthy work environment where staff feel appreciated and proud of their work. This commitment is what helps to drive our employees' passion to go above and beyond for our members.

As we go into the final months of the year, we know the holidays can get a little hectic. We want to remind you that we are here to help you with your financial needs whether it's financing a new vehicle, taking out a Home Equity Loan, or simply providing financial advice.

We also encourage you to take advantage of our member referral program where new and referring members both earn cash. It's a rewarding way to pass along the benefits of First Florida to your friends, family, and co-workers.

With that in mind, we wish you a safe, happy holiday season. We look forward to entering the new year together.

– **BRENT E. LISTER**





First Florida Makes Its Debut in Orange Park

Residents of Orange Park will soon see First Florida's newest branch on Kingsley Avenue before the year-end. Located at 1461 Kingsley Avenue, our branch will offer a convenient location where members can speak with someone face-to-face, or simply conduct transactions from the convenience of the drive-thru.

"We are very proud to provide our Clay County members with a full service branch for their daily needs. While our digital platforms for banking continue to grow, we know the brick

and mortar branch is still a place that members can go to ask important questions and get sound advice," said Randy Turpin, regional branch director at First Florida.

The Orange Park location is part of First Florida's plan to expand in Jacksonville and the surrounding areas. Details of the opening day and grand opening celebration will be provided as we draw nearer to the date.



You'll Always Have a Branch Nearby

Traveling far from home? Shared Branching provides credit unions the reach of large banks by sharing their branches. You shouldn't have to worry about having access to your money. Whether by mobile or by branch, you can access your credit union whenever, wherever it's convenient for you! Just:

- Visit www.firstflorida.org under the Locations tab to find a CO-OP Shared Branch
- Download the CO-OP Shared Branch app
- Call (888) 748-3266
- Text the Zip Code to 91989, to find nearby Shared Branch Locations (SB = Shared Branch / SBX = Shared Branch express).

Christmas Club Funds Are On Their Way

Funds for the holidays are on their way! On November 1st, your Christmas Club funds will be transferred into your First Florida checking or savings account (whichever account you designated).

For your convenience, your current deduction will continue to automatically go into your Christmas Club account so you can be ready for the holidays again next year.





Celebrating the 70th Anniversary of International Credit Union Day

On October 18th credit union members around the world will celebrate International Credit Union Day (ICU Day), an annual event to commemorate the credit union movement's impact and achievements. This year marks the 70th anniversary, a platinum celebration.

ICU Day presents an opportunity to remember the proud history of credit unions and promote awareness of and support for the credit union difference. This year's theme, "Find Your Platinum Lining," combines the traditional gift of platinum for 70th anniversaries, a celebration of the platinum-lined differences and impact credit unions have made for their members, and a chance to be thankful for the lives and communities that have been improved by the unique principles and actions of our movement.

In honor of this special day, First Florida invites its members and the community to celebrate ICU Day at our branches where light refreshments will be served.



Can You Afford Early Retirement?

Early retirement is a dream many Americans hope to turn into reality. While retiring in your 50s or early 60s sounds enticing, it typically requires years of planning to make sure you've accumulated enough retirement assets to last for 20, 30, or more years. It's important to factor in how an early retirement could affect your Social Security benefits, options for health insurance, and the nest egg you plan to rely on for ongoing living expenses.

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

* 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.

TURN PURCHASES INTO **POWERFUL PERKS**

WITH A FIRST FLORIDA DIAMOND REWARDS VISA® CREDIT CARD

Apply Now!

Call: (800) 766-4328, ext. 1

[in Jacksonville (904) 359-6800, ext. 1]

Online: www.firstflorida.org/diamond-rewards-visa-credit-card

At a branch: speak with a representative

It's the Perfect Time of Year to Earn Rewards on Your Purchases!

Reward yourself with a low introductory rate offer

Start with an introductory 1.90% Annual Percentage Rate[†] for six months from account opening for purchases, balance transfers, and advances.[†] After the six months, an Annual Percentage Rate ranging from 9.49% to 17.99% will apply to your purchases, balance transfers, or advances.[‡]

Earn 7,500 rewards points

Simply activate your Diamond Rewards VISA Card and make a purchase within 90 days of the card issue date, and we'll give you 7,500 rewards points to use towards travel, cash, and gift cards! Points are earned automatically. You are not required to register to earn points.*

Flexible payments – a low 2% of outstanding balance

And there's more...

- No annual fee
- Ability to quickly earn points towards travel, cash, and gift cards*
- Capability to earn 1 point for every \$1 spent when you sign for purchases*
- 25-day grace period on purchases
- Convenient monthly statements that accompany your First Florida monthly account statements
- Travel accident insurance
- Auto rental collision damage waiver

[†] See page 6 of this newsletter for the First Florida Credit Union Diamond Rewards VISA Credit Card Solicitation Disclosure.

* Registration is required to redeem points.



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

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:

Monday, October 8, 2018
Columbus Day

Thursday, November 22, 2018
Thanksgiving Day

Monday, November 12, 2018
Veterans Day

Tuesday, December 25, 2018
Christmas Day

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 9.49%, 10.49%, 11.99%, 13.99% , or 17.99% , based on your creditworthiness.
APR for Balance Transfers	1.90% Introductory APR for six months from account opening. After that your APR will be 9.49%, 10.49%, 11.99%, 13.99% , or 17.99% , based on your creditworthiness.
APR for Cash Advances	1.90% Introductory APR for six months from account opening. After that your APR will be 9.49%, 10.49%, 11.99%, 13.99% , or 17.99% , based on your creditworthiness.
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

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, 2015. 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.

Nomination for Vacancies on 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 24, 2018. 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 he/she is agreeable to nomination and will serve if elected. A statement of qualification and biographical data must be submitted with petition.