

# FIRST HOME BANK

700 CENTRAL AVENUE • ST. PETERSBURG, FL 33701



TO LEARN MORE ABOUT THE TRENDSETTERS CLUB, PLEASE CALL ONE OF OUR BANKING CENTERS

**St. Petersburg**  
700 Central Ave  
St. Petersburg, FL  
727.440.6848

**Seminole**  
9190 Seminole Blvd  
Seminole, FL  
727.685.2083

**Pinellas Park**  
5250 Park Blvd  
Pinellas Park, FL  
727.399.5617

**Clearwater**  
2520 Countryside Blvd  
Clearwater, FL  
727.685.2090

**Downtown Sarasota**  
2033 Main St, Suite 101  
Sarasota, FL  
941.251.1440

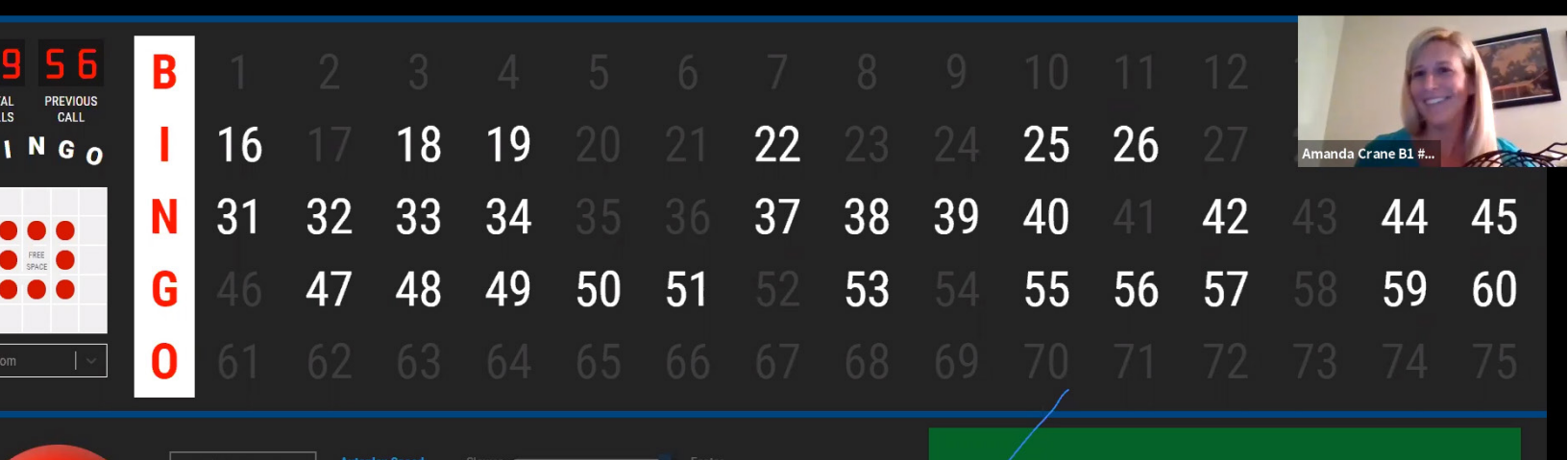
**West Tampa**  
3015 W. Columbus Drive  
Tampa, FL  
813.400.1561



WINTER 2021

# TRENDSETTERS TIMES

NEWSLETTER



# TRENDSETTERS UPDATES

Due to the Coronavirus (COVID-19), we have decided to continue to take a cautious approach and not schedule any in-person TrendSetter events. Our priority is the health and safety of our customers and employees. We appreciate your understanding. Although we can't be together, we value you as a customer and want you to know we are here for you. Our phones, drive thrus, and virtual banking platforms are open to serve you. If you need to meet with a Banker, call your local banking center to make an appointment.

Event Registration is now located at: [firsthomebank.com/trendsetters](https://firsthomebank.com/trendsetters). Click on the Event Calendar located towards the bottom of the page and follow the prompts. Once registered, you will receive a confirmation email. Some events will have limited space; all events are free, no cost to you.

The TrendSetters Facebook page is now available! Make sure to like us for fun updates and community news. [facebook.com/FHBTrendSettersClub](https://facebook.com/FHBTrendSettersClub)

## Now Open

Our New West Tampa banking center is now open, located at 3015 W. Columbus Drive, Tampa, FL 33607.

## Coming Soon

The Belleair Bluffs location at 401 N. Indian Rocks Road, Belleair Bluffs, FL 33770, is slated to open in Spring 2021. Check our website in the future for more details.

The TrendSetters Club is growing; we have almost 1400 TrendSetters Club members! We love to welcome new TrendSetters, so let your friends 50 and older know about us. Not only will you introduce them to TrendSetters, but you and your friend will both earn \$125\* as well. Send the referral's information to [TrendSetters@firsthomebank.com](mailto:TrendSetters@firsthomebank.com) and include your contact information.

Don't miss critical future updates. If we don't have your email, or it has recently changed, please send it to [TrendSetters@firsthomebank.com](mailto:TrendSetters@firsthomebank.com).

\*To qualify for the \$125 TrendSetters referral incentive, must be a new First Home Bank customer and qualified to open an account in accordance with our normal standards. Referral incentive is awarded only when a referral results in the opening of a new, personal TrendSetters checking or savings account. TrendSetters Checking Club Account is a tiered interest checking account. The Annual Percentage Yield (APY) for the TrendSetters Club Checking Account is 0.15% APY for balances up to \$1,499, and 0.25% for balances of \$1,500 or more. TrendSetters Club Savings Account APY is 0.25%. Stated APYs accurate as of 1/9/2021. No minimum balance required to obtain advertised APYs. The minimum deposit/balance required to open an account and obtain the advertised incentive is \$100. Fees may reduce earnings on accounts. Rates may change after account is opened. Offer is subject to change and may be withdrawn at any time. We reserve the right to disqualify referrals and reverse incentive payments in circumstances where we reasonably believe they were not made in good faith. To receive incentive payment, account must be open at least until incentive payment is credited to the account. Referral incentive will be awarded within 30 days of all requirements being met.

# FALL 2020 EVENTS

## VIRTUAL FALL ARTS & CRAFTS

To kick-off the Florida fall season, TrendSetters had a blast creating the cutest pumpkin door hangers at the Virtual Fall Arts & Crafts event. Everyone's creativity and enthusiasm shined during the event and resulted in some impressive final pieces! We hope everyone had a great time and found the perfect place to put your pumpkin in your home! Thank you to Laurie, powered by Breezin Entertainment, for hosting this event.

## VIRTUAL TRIVIA

As always, our trivia event provided for some great competitive fun! Despite not being able to attend in person, this didn't deter our trivia lovers. Thank you to everyone for participating and we look forward to seeing you at our next trivia competition. The Fall winners were: Maureen - *Seminole*, Janet - *Pinellas Park*, and Cecelia - *New Port Richey*.

## VIRTUAL BOOK CLUB

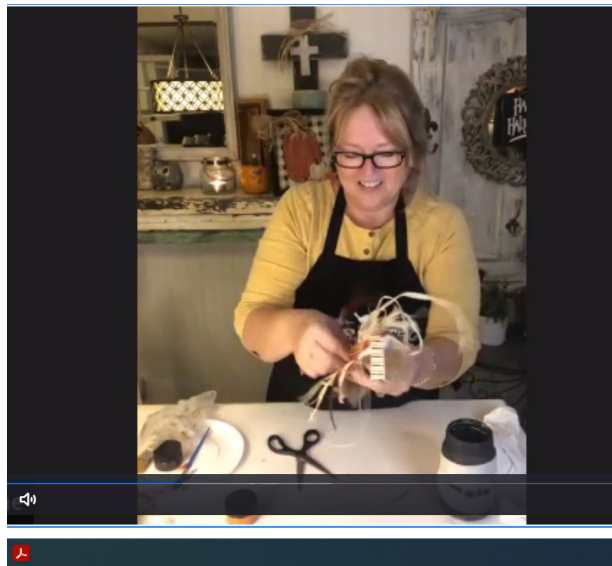
The virtual book club remains a popular event among TrendSetters. The fall book, "Squeeze Me" by Carl Hiaasen, proved to generate a lot of lively discussions. The book is a hilarious new novel pointing to social and political intrigue, set against the glittering backdrop of Florida's gold coast.

## VIRTUAL BINGO

Bingo lovers enjoyed a fun-filled evening with fellow TrendSetters, including friendly competition and lots of laughs. The evening ended with several winners: Jane - *Dunedin*, Jane - *Seminole*, Margaret - *St. Petersburg*, Jack - *St. Pete Beach*, and Tina - *Seminole*. All of the winners received visa cash gift cards.

## VIRTUAL MAGIC SHOW

The virtual magic show was virtually magic. The two magicians captivated the audience with a 45 minute non-stop show. The audience participated with mouth dropping card tricks and even witnessed one magician swallow straight pins, followed by a thread to retrieve the pins. Everyone agreed it was a memorable experience, thoroughly enjoyed by all.







# PREPARING FOR TAX SEASON

**N**ow is the right time to start preparing for the tax season. It is certainly a rather daunting and complicated task for many individuals. Some advance preparation can save you plenty of money and time and from a constant headache as the deadline looms close.

**Here are a few tips that can help you prepare in advance for the tax season:**

## **FIND THE RIGHT PROFESSIONAL HELP**

Taxes are often complicated, particularly for people without the background or knowledge. As a result, many people end up making mistakes while filing for taxes. Therefore, hiring a tax professional or a CPA to prepare and file your taxes is a wise decision.

Be sure to do your research, ask around for recommendations, and interview a few people before hiring the one who is right for you.

## **GATHER THE DOCUMENTS**

You should receive all the tax documents needed from your employers, banks, and other businesses you work with by the end of January. Go through all the forms and double-check the information provided. Be sure to gather whatever documents you would need to prepare.

## **UPDATE BENEFICIARY DESIGNATIONS**

While this doesn't have any impact on your taxes, for now, but would affect your children in the future. It is essential to check and update the beneficiaries as needed. It will help to minimize the taxes your heirs and beneficiaries would have to pay after your death.

## **FILE AN EXTENSION IF NEEDED**

In case you need more time to prepare and file your taxes, it is best to file for an extension. Filing an extension at the right time would save you from penalties and mistakes that could cost you later on.

## **PLAN THE REFUNDS**

If you are expecting a refund, then there are several ways to handle it. Here are a few:

- You can apply for all or some of the refund toward the taxes for next year. In case you typically pay the estimated taxes all through the year, this can help cover the first quarterly installment.
- The government sends a deposit directly into your savings or checking account, or they can send you a check.
- You have the option to transfer all or some of the refund to specific accounts, like an education savings account, health savings account, or IRAs. You can even purchase savings bonds.

## **CHECK LAST YEAR'S RETURN COPY**

If the same preparer is helping you with the taxes as last year, they will already have your information. However, if you have hired a new professional, then checking last year's copy of the tax returns would significantly help.

It can serve as a reminder of the items that you don't want to overlook, for instance, charitable deductions or interest and dividends.

Whether you hire a professional or prefer to do your taxes yourself, preparing in advance can help drastically. Keeping and organizing the records and documents can save money, time and reduce the complexity of your taxes.





# HOW TRAVELING WILL CHANGE IN 2021

COVID-19 has undoubtedly changed the world and not just for the short-term. While it took a while for people's reality to shift, the pandemic led us to question all aspects of our normalcy. Countries closed their borders, and people have been confined in their homes for almost the entire year.

Fortunately, countries worldwide have taken precautions, and some have even opened their borders for travelers. While domestic travel has already started, it is expected that international traveling might resume in 2021, and the travel industry will gradually get back on its feet. However, things have and are changing. Traveling in 2021 is bound to be different than before. It is essential to be prepared and be cautious before and during your travels.

**B**efore you start planning your trips, it is essential to know the latest traveling trends and changes being implemented due to COVID-19. Here are some of the expected changes:

- More reliance on travel consultants – due to the many changes and different restrictions many countries have implemented, people are finding it easier to consult with travel agents and consultants to navigate through these new changes and plan their trips.
- Practicing social distancing on public transportation – before the pandemic, it was normal to travel in crowded trains and buses to explore the tourists and local spots. However, now it won't be safe to be in crowded areas. Social distancing is being practiced everywhere, and it is essential to take further precautions to protect yourself and your family.
- Changes throughout popular destinations – different countries have taken safety measures to deal with the pandemic in their own way. As a result, many popular tourist spots and destinations might be adjusted, replaced, or restricted.

There are bound to be more changes as countries assess their situations and implement changes as needed depending on their needs and requirements. Moreover, it is highly likely that there would be a decrease in traveling for business as companies worldwide have now become more accustomed to online learning, resources, and interactions.



## TIPS TO STAY SAFE DURING YOUR TRAVELS

Whether you are planning to travel for leisure, business, or other purposes in 2021, it is essential to take the right precautions. Here are some tips to keep yourself safe during your travels:

- Be sure to keep at least 6 feet distance between you and others at all times
- Stay away from people who are sick
- Avoid touching surfaces, like kiosks, elevator buttons, handrails, and other frequently touched surfaces. It is best to wear gloves while you are out and about
- Keep a hand sanitizer with you and use it frequently if you can't wash your hands with soap
- Never go out without your face mask
- Don't touch your mouth, nose, or eyes without washing your hands first
- Always cover sneezes and coughs
- Be sure to frequently wash your hands thoroughly for at least 20 seconds

Ensure that you check the local restrictions and requirements of the place you are traveling to since they might be slightly different. Keep checking for updates so that you can keep yourself protected properly.

Every year we witness different travel trends depending on the technology and other factors. However, 2020 has been rather unique, leading to drastic changes in habits and travels. The world is slowly coping with COVID-19, and the new way of traveling must be sustainable and safe to adjust to the new way of life.



# VIRTUAL EVENTS



## VIRTUAL BINGO

January 21, 2021 • 5:30-7:00PM

If you're feeling lucky, or just love to play bingo, join for this fun-filled TrendSetters evening. Once you register, your bingo cards will be mailed to your home address. Special prizes will be awarded to the winners, so this is an event you don't want to miss!



## VIRTUAL BOOK CLUB I

February 12, 2021 • 9:30-10:30AM

(First Come, First Serve) Maximum 12

"Anxious People" By the author Fredrik Backman, is a charming, poignant novel about a crime that never took place, a would-be robber who disappears into thin air and eight extremely anxious strangers who find they have more in common than they ever imagined. This is a quirky, big-hearted novel, wry, wise and often laugh-out-loud funny.



## VIRTUAL BOOK CLUB II

February 19, 2021 • 9:30-10:30AM

(First Come, First Serve) Maximum 12

"Anxious People" By the author Fredrik Backman comes a charming, poignant novel about a crime that never took place, a would-be robber who disappears into thin air and eight extremely anxious strangers who find they have more in common than they ever imagined. This is a quirky, big-hearted novel, wry, wise and often laugh-out-loud funny.



## VIRTUAL NAME THAT TUNE

February 25, 2021 • 5:30-7:00 PM

Name that Tune! is a fun interactive game that's a spin on a classic game of another name. Instead of letters and numbers used in the classic, the caller, or "DJ", in this case, plays a sample of well-known or popular songs from the 60's through today and the player must guess that song's name! In this creative adaptation of the remix, the DJ will use the Zoom platform to lead participants in several interactive rounds. Play from your couch or your porch, invite a friend or family to join. Prizes will be awarded to the winners!



## BUNNY WOOD SHELF SITTER

March 4, 2021 • 5:30-7:30PM

Spring has sprung! This beautiful piece is sure to bring some added flair to your Spring season! This cute bunny shelf sitter figurine is the perfect addition to your home decor - or a gift for those who matter the most!

Items Included – wood, paint/stain + application sponge, gloves, plate, glue tabs, ribbon, and pom pom tail (all participants will have a different color tail)

Participants will need - cup of water, scissors, blow dryer, glue gun if you have (glue tabs will be included) towel/rag.



## VIRTUAL SPRING CONCERT FEATURING ARTS ACADEMY FOR THE TEENS (ACT)

March 18, 2021 • 5:30 -6:30PM

Join us as we support ACT, a community organization dedicated to improving the lives of teens by providing arts education to under-served school systems and communities. Talented Students will perform with music, acting and dancing. This will be a concert that will entertain and inspire you.

Breezin Entertainment and Productions will host all events, with the exception of the book club and the spring concert, a woman-owned and operated local company. Visit their website at <https://breezin.com/>

To register visit [FirstHomeBank.com/TrendSetters](https://FirstHomeBank.com/TrendSetters). Any required materials for the event selected will be mailed to your home address. Once registered, you will be provided instructions to download the Zoom App. There is limited space, so don't delay. Cost: Free