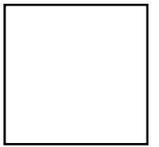


**FIRST HOME BANK**

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

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**[FirstHomeBank.com/Locations](https://www.FirstHomeBank.com/Locations)**



**SPRING 2022**

**TRENDSETTERS  
TIMES**

**NEWSLETTER**



# HI, TRENDSETTERS!

**W**hether you're new to the Club or have been with us for a while, we're so glad you've chosen to be a TrendSetter.

Although the virtual events we hosted over the past year have been a great way to connect, we've received a lot of requests for the return of in-person events. So, we have planned our next few events with that in mind! We will continue to keep guest safety top of mind.

## *Survey*

We've been reflecting on the TrendSetters Club experience and ways we can improve it and would love your input. A few weeks ago, we sent out a short TrendSetters survey via email. Thank you to those of you who have completed it! For those who are interested in sharing their thoughts, the survey is still open at <https://www.surveymonkey.com/r/QKBH9RW>. We greatly appreciate your feedback!

## *Get Connected*

Join our TrendSetters Facebook page to stay up to date on all TrendSetters news! To join, just search First Home Bank TrendSetters Club on Facebook and make sure to give us a "like" to stay informed.

## *TrendSetters Photoshoot*

A few of our incredible members volunteered to be a part of a recent photoshoot for First Home Bank! Thank you to Valerie, Frank, Myriam, Lori, Hal, Marilyn and Dan. The photos will be used in various marketing materials, including this newsletter! If you'd like to volunteer for future photoshoot opportunities, email us at [TrendSetters@firsthomebank.com](mailto:TrendSetters@firsthomebank.com).

## *Now Open*

Our seventh banking center is now open! Come visit us at 401 N. Indian Rocks Rd. Belleair Bluffs, FL. We look forward to serving more customers and the entire Belleair Bluffs community!

## *Let's Chat*

We always love hearing from you! If you ever have any questions, suggestions for events or just want to say "hi," please email [TrendSetters@firsthomebank.com](mailto:TrendSetters@firsthomebank.com). We look forward to seeing you all at our upcoming events!

# WINTER 2022 RECAP

## THE DALI MUSEUM & LUNCH

The TrendSetters enjoyed their tour of the Dali Museum followed by lunch at the Hangar Restaurant. Our tour guides were extremely knowledgeable and everyone who attended learned something new!

## VIRTUAL BINGO

We had another great night of virtual bingo hosted by Michael from Breezin'! The winners were: Regina, Jeffrey, Joy and Martha. Congratulations to the winners and thank you to everyone who joined!

## VIRTUAL BOOK CLUB

Our book club enjoyed getting together and discussing *Educated* by Tara Westover. The book and event received positive reviews from all!

## FREE FALL THEATER

The TrendSetters had a blast at the Free Fall Theater watching "Lady Day at Emerson's Bar & Grill"!



*The Dali Museum Tour*



*Virtual Bingo*



*Lunch at The Hangar Restaurant after the Dali Museum Tour*



# WHAT TO DO BEFORE BUYING A BOAT

Summer is quickly approaching. So, if you've been daydreaming about purchasing your own boat for these hot Florida months, now's the time to start looking! But before you head out to the boat show or contact a sales agent, there are some things you should do before buying a boat to ensure you make the best decision.

To help, we've compiled a few tips:

**Educate yourself about potential added expenses.** Sure, you've factored in the cost of fuel, insurance and other well-known expenses, but all boat owners need to be prepared for the worst-case scenario, especially if they are purchasing a previously owned vessel. Engines lose power, boats spring leaks and batteries die. Also, all boats require annual maintenance, which costs roughly 10% of the new purchase price. And these are just a few of the added expenses boat ownership brings with it.



**Buy a boat for your long-term needs.** If you do not plan to buy a new boat again anytime soon, it's important to choose a boat that will meet your needs for years to come. Will your teenagers want to take it out for a spin? Will you want to travel a bit further after you retire? Be sure you ask yourself these questions before signing on the dotted line to avoid having to sell and buy a new boat and pay the costs associated with doing so.

**Choose the right boat.** Not all boats are created equal, and some are equipped to fare better in the colder weather of the Northeast. Others are designed to perform better in shallow water or coast slowly along. Some are better for fishing. Be sure you do your research to make sure the boat that you fall in love with was designed for what you have in mind and where it will be sailing.

**Make sure you have a place to put it.** If you are planning to keep your boat at a marina, it's important to know that it's not uncommon, especially at those in Florida, for there to be a waitlist. Keep this in mind to avoid having to put your new boat at a marina located hours away or leave it sitting unused on land.

**Find the right lender.** There are many options when it comes to financing a boat purchase, and in obtaining a loan you'll enter into long-term commitment. So just as you would with any loan (auto, mortgage, etc.), be sure to compare lenders, rates, fees, closings costs, etc., and choose a lender that can provide not only the best loan for you but also a team of trusted experts who can help you every step of the way, such as First Home Bank.

Boat ownership provides opportunities for memorable experiences with family and friends, trips to places you cannot access by car, and journeys to wide open spaces. But it also comes with a level of risk and a lot of questions you'll need answered by your sales agent and a trusted lender. So be sure to consider all of the above before buying your next boat.

If this article leaves you inspired to purchase a boat with the help of a boat loan from First Home Bank, visit our website to apply today:

[www.FirstHomeBank.com/personal/vehicle-loans/](http://www.FirstHomeBank.com/personal/vehicle-loans/)

The open water is calling your name!

# PREPARING FOR THE FUTURE: TAXES & RETIREMENT

By Roderick Jefferson, *Financial Advisor, DBA/First Home Investment Services*

Did you know that an increasing number of retirees are paying federal income tax on their Social Security benefits each year? That's because Social Security benefits become taxable when a retiree's income exceeds a certain limit. Since the income thresholds used to determine if benefits are subject to taxation haven't been adjusted for inflation since they were established in 1984 and 1993, respectively, more retirees are now paying taxes on up to 85% of their Social Security retirement benefits.

For many retirees, a comprehensive strategy that encompasses tax, investments, and Social Security may help limit or reduce the burden of Social Security taxes by addressing:

- How to structure withdrawals from Social Security and other income sources in retirement
- How tax-free withdrawals from a Roth IRA can help push more of your Social Security benefits into the tax-free range
- How timing the sale of stocks or other appreciated property may be beneficial, allowing you to take profits in years when 85% of your benefits may be taxed anyway

Whether you're retired or preparing to retire, it's important to have the insight and guidance you need to help protect your retirement income through tax-advantaged strategies aligned with your needs and goals. Reach out if you have questions or would like to schedule a consultation.



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**CONTACT ME TODAY!**

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# SPRING EVENTS

REGISTRATION FOR THESE EVENTS OPENS ON FRIDAY, APRIL 8 AT 9:00 AM.



## WINE TASTING

April 20, 2:00 p.m.

St. Petersburg Banking Center | 700 Central Avenue, St.

Petersburg, FL

Wine tasting with Charles from Time for Wine is back in person! Join us on an international tasting journey as we sample wines from around the world. We will have light snacks provided throughout and small bites to enjoy after the tasting. Cheers!

**Exclusive TrendSetters Rate: \$10 per TrendSetter**



## EARLY BIRD DINNER THEATER

May 19, 11:00 a.m.

Early Bird Dinner Theater | 13355 49th Street N., Clearwater, FL

Join us for an afternoon at the theater with lunch & a show! We'll be watching "The Long Weekend", a comedy by Canada's favorite playwright, Norm Foster, about two couples who come to a cottage where they discover fantastic truths and hilarious deceptions about their friendship. There are plenty of surprises along the way!

**Exclusive TrendSetters Rate: \$20 per TrendSetter**



## TAMPA BAY RAYS GAME

April 28, 12:30 p.m. (Game begins at 1:10)

Tropicana Field | 1 Tropicana Drive, St. Petersburg, FL

TrendSetters, we're taking you out to the ball game! We're going to root for the home team as the Tampa Bay Rays take on the Seattle Mariners. Your ticket price also includes a Rays hat!

Please note that due to the current MLB lockout, this date is subject to change. Please keep an eye on your email if you register for this event for updates. Thank you!

**Exclusive TrendSetters Rate: \$15 per TrendSetter**



## PAINTING WITH A TWIST

June 8, 3:00 p.m.

Painting with a Twist Pinellas Park | 5625 Park Blvd. N., Pinellas Park, FL

Come paint with us in person at Painting with a Twist! We'll be painting a beautiful beach scene to celebrate the start of summer. To help get our creative juices flowing, we will provide wine and snacks to enjoy as we paint.

**Exclusive TrendSetters Rate: \$20 per TrendSetter**



## BINGO & LUNCH

May 10, 11:30 a.m.

Belleair Bluffs Banking Center | 401 N. Indian Rocks Road,

Belleair Bluffs, FL

As requested, we have decided to host Bingo in person again! Don't worry, we will still be joined by Michael from Breezin' Entertainment! Lunch will be catered for everyone to enjoy while playing.

**Exclusive TrendSetters Rate: FREE!**



## SELBY GARDENS TOUR & LUNCH

June 22, 11 a.m.

Selby Gardens | 1543 Mound Street, Sarasota, FL

Join us for a beautiful, guided tour of the Selby Gardens, where we will learn about current botanical research and the history of the gardens. A boxed picnic lunch will be provided after the tour. Your ticket price includes the guided group tour, lunch, and access to the gardens for the rest of the day, if you choose to stay and explore on your own.

**Exclusive TrendSetters Rate: \$25 per TrendSetter**

## REGISTRATION DETAILS

To register, please visit [www.FirstHomeBank.com/TrendSettersEvents](http://www.FirstHomeBank.com/TrendSettersEvents). Participants must register via Eventbrite as we can no longer process registrations at our banking centers. If you need any assistance navigating Eventbrite, please email [TrendSetters@firsthomebank.com](mailto:TrendSetters@firsthomebank.com). Each TrendSetter attending the event must register individually with name and email address. Even if the event is free, you must still register in order to attend. We are happy to offer these events at our **Exclusive TrendSetters Rate**, which is discounted by 50% of the normal purchase price (For example, a ticket to the Early Bird Dinner Theater is typically \$40. As a TrendSetter, you only pay \$20 and we cover the rest!) Email is our preferred method of communication with our guests. Once registered, please check your email that you registered with for registration confirmation, additional information about the event and any updates that may occur. Thank you for understanding and participating!