



700 Central Avenue
St. Petersburg, FL 33701



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

Si tiene alguna pregunta, por favor
llame o visite un centro bancario local.

BayFirstFinancial.com/Locations

NMLS ID 806183



Winter 2024

TRENDSETTERS
► CLUB

Newsletter

HAPPY NEW YEAR, TRENDSETTERS!

As we bid farewell to 2023, we are geared up and looking forward to an adventurous 2024. We hope you are too!

Our club member events calendar is already filling up with new and exciting activities, plus some old favorites. We hope you will take advantage of this great benefit of the TrendSetters Club and join us for some fun throughout the year.

Because we've added lots of new TrendSetters in 2023 (and welcomed back so many of our long-time members) we want to take this opportunity to remind you that in order to continue to pass along cost savings and ensure there are spots available for interested members, we can only host current BayFirst TrendSetter account holders at our events. Thank you for understanding.

If you have friends or family who you think would also love our events and banking with BayFirst, please consider inviting them to join our growing BayFirst family as a TrendSetter.

Thank you again for being a TrendSetter and making this the best club around. We look forward to providing you fun and affordable events in 2024 as just a small thank you for your loyalty to BayFirst.

NEW BANKING CENTER

Our 11th banking center is now open at 1782 Dr. Martin Luther King Jr. Way, Sarasota, Florida. We look forward to better serving the North Sarasota community!

KIDS CLUB SATURDAYS

Bring the kids in your life to Kids Club Saturdays at BayFirst! On the third Saturday of each month, kids club members receive a special gift with their deposit, along with treats and refreshments for the whole family!

LET'S CHAT

We always love hearing from you! If you have any questions, suggestions for events, or just want to say hi, please email TrendSetters@BayFirstFinancial.com. We look forward to seeing you all at our upcoming events!

NEW CLUB EVENT COORDINATOR

We are thrilled to introduce our new TrendSetters Club Event Coordinator Joanna Braddock! Joanna will be taking over our events going forward and will be your new point of contact for any questions or concerns. You can reach her at Joanna.Braddock@BayFirstFinancial.com or 727.440.6837.

PROTECTING YOURSELF ONLINE: THE IMPORTANCE OF STRONG PASSWORDS AND MULTI-FACTOR AUTHENTICATION

The internet is intertwined with all our daily lives. While it allows us to connect with people across the world, access limitless amounts of information instantly, bank online, and more, these conveniences come with many risks as well. It is now more important than ever to protect your personal information online by utilizing multi-factor authentication and creating secure passwords.

Multi-factor authentication is a multi-step log-in process that requires a user to enter more than just a password to access their account. For example, when you log into your email account from your computer, you may get a code sent to your cell phone that must also be entered on the original device to confirm it is actually you attempting to log in. This is an added way to secure your accounts and protect yourself from cybercriminals.

Creating unique and secure passwords for all usernames and platforms may seem like a tedious task, but it is worth it to keep your personal information secure. The experts at BayFirst have compiled a list of tips to help you create strong but easy to remember passwords.



1. Don't use the same password for multiple platforms: Although it may be tempting to stick to one password for all platforms to make it easier for you to remember, try to avoid this practice. When you do this, if one account gets hacked by cybercriminals, all your corresponding accounts become vulnerable.

2. Create long, complex passwords: The longer the password, the better.

3. Opt for a passphrase: Detailed passwords are great, but passphrases are even better. They are easier for you to remember, and more challenging for cybercriminals to guess. For example, instead of using the password bank123, which is short and easy to guess, you could use the passphrase ilovemybAnkb@yf!rst#. With the substituted characters and length, this passphrase is a much more secure route.

4. Don't use personal information: Avoid using your child's or pet's name. These are easy for hackers to guess.

5. Update passwords regularly: Mark your calendar to change all your passwords every few months. The more often you can change them, the more protected you are.

With these tips in mind, you can confidently safeguard your online presence. And rest assured, BayFirst is here for you with cutting-edge technology and encryption to ensure your online and digital banking is safe and secure on our end as well. Pass these tips along to any friends or family who may be susceptible to online risks and stay safe online!



NEW YEAR, NEW FINANCIAL GOALS: SMART RESOLUTIONS FOR SENIORS

As we begin the New Year, now is the perfect time to reflect on our financial habits and set resolutions for a more secure future. Whether you're retired or nearing retirement, here are some impactful financial resolutions to consider for the upcoming year (and years to come).





- 1. Create or review your budget:** Set aside time to assess your current financial situation. You should outline your income sources, monthly expenses, and any big upcoming spending, like vacations. There are several good budgeting apps available online to help you with this!
- 2. Explore additional income streams:** Consider exploring part-time work, freelancing, or selling something you enjoy creating for extra income. Besides supplementing your finances, hobbies like this can also improve your mood and promote good mental health.
- 3. Plan for long-term care:** Healthcare costs can become increasingly more expensive as we age. Have a plan in place to provide peace of mind for any unexpected healthcare emergencies.
- 4. Make a dent in your debt repayments:** If you have outstanding debts, prioritize paying them off as soon as possible. If you're debt free, save as much as you can in a high-interest savings account, like BayLive, for any future expenses.
- 5. Encourage your loved ones and friends to save at BayFirst:** Make sure your family and friends are starting off the New Year on the right foot financially by referring them to BayFirst. We're here to help the ones you care about the most.

These small financial resolutions can lead to significant improvements in your overall financial security. By working with the experts at BayFirst and being proactive with your finances, you can take vital steps toward the most fulfilling financial future possible.

WINTER EVENTS

Registration for these events opens on Monday, January 8 at 9 a.m.

Register online at BayFirstFinancial.com/TrendSettersEvents

Events do sell out, so register early.

ITALIAN SUNDAY DINNER AT NONNA'S JANUARY 14 | 4 PM

La Casa Del Pane | 7110 Gulf Blvd, St Pete Beach

Join our hosts, the Silvestri's, and pay homage to the beloved and enduring customs and culture of the Italian Sunday dinner. Experience the sights, smells, and time-honored tradition of entire families coming together on Sunday to enjoy each other's company and Nonna's Italian cooking. Our TrendSetters family will enjoy a meal seated together at one table and delight in antipasti, caprese, pasta, traditional three meat sauce, fresh semolina, salad, wine and dessert.

Exclusive TrendSetters Rate: \$25 per TrendSetter

RUTH'S CHRIS LUNCHEON - SARASOTA JANUARY 23 | 12 PM

Ruth's Chris Steak House | 6700 S Tamiami Trail, Sarasota

Attend our Planning Financial Stability: Vulnerabilities and Options luncheon with guest speaker Wendy Baglioli and BayFirst's Financial Advisor, Roderick Jefferson. Wendy is a long-term care expert, healthy aging advocate, and Olympic gold medalist. Lunch is included.

Exclusive TrendSetters Rate: \$25 per TrendSetter

LADIES PROSECCO TASTING FEBRUARY 14 | 2 PM

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

Prosecco, the Italian sparkling wine, is world's most popular fizz! Join us to discover and savor a selection of bubbly options. All guests will enjoy special sweets and a flower to commemorate the day. This sweet event is exclusively for our lady TrendSetters <3

Exclusive TrendSetters Rate: \$10 per TrendSetter

RUTH'S CHRIS LUNCHEON - TAMPA FEBRUARY 20 | 12 PM

Ruth's Chris Steak House | 1700 N Westshore Blvd, Tampa

Attend our Planning Financial Stability: Vulnerabilities and Options luncheon with guest speaker Wendy Baglioli and BayFirst's Financial Advisor, Roderick Jefferson. Wendy is a long-term care expert, healthy aging advocate, and Olympic gold medalist. Lunch is included.

Exclusive TrendSetters Rate: \$25 per TrendSetter

SIP & PAINT FEBRUARY 24 | 1:30 PM

MOSI | 4801 E Fowler Ave, Tampa

Uncork your creativity at MOSI! Join an award-winning instructor who will guide you through the process of making your own masterpiece. Wine and snacks will be served, and parking is always free at MOSI.

Exclusive TrendSetters Rate: \$17 per TrendSetter

ST. PATRICK'S DAY BEER/WHISKEY/FOOD TASTING

MARCH 13 | 2 PM

Seminole Banking Center | 9190 Seminole Boulevard, Seminole

Celebrate Celtic Irish Culture! TrendSetters will enjoy authentic hospitality provided by Mary Margaret's Olde Irish Tavern. Our St. Patrick's Day event includes a sampling of traditional foods and an Irish whiskey tasting. Erin go Bragh!

Exclusive TrendSetters Rate: \$12 per TrendSetter

RUTH'S CHRIS LUNCHEON - ST. PETE MARCH 26 | 12 PM

Ruth's Chris Steak House | 131 2nd Ave N, St. Petersburg

Attend our Planning Financial Stability: Vulnerabilities and Options luncheon with guest speaker Wendy Baglioli and BayFirst's Financial Advisor, Roderick Jefferson. Wendy is a long-term care expert, healthy aging advocate, and Olympic gold medalist. Lunch is included.

Exclusive TrendSetters Rate: \$25 per TrendSetter



SCAN TO REGISTER

To register, please visit BayFirstFinancial.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@bayfirstfinancial.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 typically discounted by 50% of the normal purchase price (For example, a ticket to the Early Bird Dinner Theater is typically \$50. As a TrendSetter, you only pay \$25 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. These events sell out quickly so be sure to register as soon as possible. Once an event is sold out, we invite you to join the waitlist on Eventbrite. We will contact you if any spots become available. Thank you for understanding and participating!

FALL 2023 EVENTS



GINGERBREAD HOUSE DECORATING



FLOWER ARRANGING



TAMPA THEATRE GHOST TOUR



HOLIDAY CRUISE



IMAGINE MUSEUM TOUR