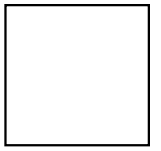




700 CENTRAL AVENUE | ST. PETERSBURG, FL 33701



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

[BayFirstFinancial.com/Locations](https://www.BayFirstFinancial.com/Locations)

SI TIENE ALGUNA PREGUNTA, POR FAVOR LLAME O VISITE UN CENTRO BANCARIO LOCAL.



TRENDSETTERS TIMES

SUMMER 2022

NEWSLETTER

HI, TRENDSETTERS!

Thank you for being a part of the Club with us! It's been so great reconnecting with everyone in person again over the last few months.

Our New Name

As you've likely noticed, First Home Bank has officially changed its name to BayFirst, a name that more clearly defines who we are and what we stand for. Though what we call ourselves will change, we are still an independent Tampa Bay area community bank based in St. Petersburg, and our promise to you is stronger than ever.

What else is changing and what do I need to do?

- Your accounts will not change.
- You can still access online banking using your current username and password.
- Your banking app will automatically update.
- Your local banking center will remain open during normal banking hours.
- You will not need to order checks or a new debit or credit card.

Thank you for being with us during this transition!

FriendSetter Events

We're excited to introduce a new type of event that can help you earn some cash! Our new FriendSetter events will provide you the opportunity to bring a friend to an event for no additional cost beyond the exclusive TrendSetters rate you receive as a member. These events will be exclusive to TrendSetters who bring a non-TrendSetter friend only. Your friend is not required to open an account that day, but if they do, you will both earn money!

Please see the disclosures on our website for full details. bayfirstfinancial.com/friendsetters

Get Connected

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

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@BayFirstFinancial.com. We look forward to seeing you all at our upcoming events!

SPRING 2022 EVENTS



Bingo



Wine Tasting



Painting with a Twist



STEPS TO TAKE BEFORE HOUSE HUNTING

Spring and fall are typically the two highest-volume seasons in real estate sales. But, during a year that has already seen increased demand and higher home prices, this year's traditional selling seasons could be even busier.

So, if you're considering a move in the upcoming months, what can you do now to ensure you are best positioned to buy when the time comes? To help, our residential experts have compiled the following list of steps all potential buyers should take even before they begin house hunting:

- 1. Check your credit score.** You can get your credit report and score for free once a year and it will help you narrow down your financing options or inspire you to take steps to improve it before you start touring homes.
- 2. Prove you can move.** If you're a cash buyer, be sure to submit proof of funds with your offer. If you plan to apply for a mortgage, you should obtain preapproval vs. prequalification before you start shopping. BayFirst's Buyer Ready Program provides preapproval and involves credit underwriting in advance, which can drastically reduce closing times and make your offer more attractive.
- 3. Lock in your rate.** BayFirst also recently announced it can now lock in an interest rate for up to 90 days for buyers who are preapproved for a mortgage – which alleviates some of the stress facing homebuyers in this hot real estate market. Through its Lock and Shop Program buyers can lock in their rate before a home is found and avoid qualifying issues that can occur in an increasing rate environment.
- 4. Save, save, save.** The larger your down payment, the less you have to finance, meaning your transaction should be more streamlined and involve lower closing costs – which is attractive to most sellers.
- 5. Familiarize yourself with loan options.** Not all mortgage products are created equal and there are many to choose from. So, before you start pounding the pavement, contact an expert who can help you find the best loan, then get you preapproved.
- 6. Set your budget.** While your mortgage lender can help you determine your max loan amount based on your financial position, in a hot real estate market, it's smart to target properties under what you qualify for to have room to negotiate.
- 7. Interview real estate agents.** Find an agent who understands your wants and needs and is familiar with the area you're looking to buy in. Many have specialties, including first-time buyers, senior buyers or luxury homes, too.

When you decide to buy, the bank you choose can make a huge difference. Be sure your bank is doing its part to help you stand out in order to move in in the upcoming months. Ready to discuss your mortgage options? Visit our website today to learn more!

[BayFirstFinancial.com/Mortgage](https://www.BayFirstFinancial.com/Mortgage)

TEACHING THE CHILDREN IN YOUR LIFE IMPORTANT FINANCIAL LESSONS

Children are never too young to benefit from lessons about saving, budgeting and more. In fact, it's estimated that many kids' money habits are already set by age 7. So, if you play an important role in the life of a grandchild (or any child), you should look for ways to help set them up for financial success as often as you can.

In need of some ideas? Those looking for a fun activities for the kids in their lives should look no further than BayFirst's Cash Kids Club, designed to teach children ages 12 and under the skills they need to succeed financially.

When you sign a child up for the Club by opening a Cash Kids Club Account, not only will they get an exclusive and competitive Kids Club rate, but they'll also get free access to our mobile app (filled with educational games), invitations to exclusive BayFirst kids events, and more.



All members receive:

- A competitive interest rate
- Free Tampa Bay Rowdies mini soccer ball
- A cool t-shirt
- Free online banking
- Free app with access to games, educational resources, and more!

For those looking for even more ways to instill important financial lessons, the financial experts at BayFirst recommend starting by:

- **Taking that piggy bank to the real bank.** And explaining the benefits of saving money in an account instead of at home.
- **Considering an allowance.** It's important that kids learn the value of hard work.
- **Teaching them how you budget.** Kids should know the difference between wants and needs and how to plan for monthly expenses.
- **Showing opportunity cost (if we buy this, we can't buy that).** Help kids weigh decisions and understand the possible outcomes.
- **Avoiding impulse buys.** Use their next "Can we buy this please" as a teaching opportunity.
- **Stressing the importance of giving.** Once they start saving, be sure to teach them about giving so they can see the impact.

Help the kids you love establish a foundation for strong financial habits by signing them up for the Cash Kids Club and capitalizing on additional opportunities to teach them the smart money skills they need to succeed. Have questions about an account for a child in your life? Stop on into a local banking center!

Learn more on our website BayFirstFinancial.com/CashKidsClub

cash KIDS CLUB

SUMMER EVENTS

REGISTRATION FOR THESE EVENTS OPENS ON FRIDAY, JULY 8 AT 9:00 A.M.
REGISTER ONLINE AT [BAYFIRSTFINANCIAL.COM/TRENDSETTERSEVENTS](https://www.bayfirstfinancial.com/trendsettersevents)



ZUBRICK MAGIC THEATER

July 28, 7 p.m.

Zubrick Magic Theater | 1211 1st Ave. N. Suite 101, St. Petersburg

Join us for an unforgettable evening of magical entertainment at Zubrick Magic Theater! Register soon before tickets disappear!

Exclusive TrendSetters Rate: \$20 per TrendSetter



BINGO - FRIENDSETTERS

August 10, 6 p.m.

Pinellas Park Banking Center | 5250 Park Blvd. Pinellas Park

Grab a friend and test your luck at Bingo! This special event is only available to TrendSetters who sign up to bring a non-TrendSetter along. And, if your friend opens an account with us that day, you'll both earn money as a thank you for banking with us! Please read the full disclosures on our website for further details:

[bayfirstfinancial.com/friendsetters](https://www.bayfirstfinancial.com/friendsetters)

Exclusive TrendSetters Rate: \$5 (when you bring a non-TrendSetter friend for free!)



WINE TASTING

August 11, 4 p.m.

Sarasota Banking Center | 2033 Main St., Suite 101, Sarasota

Join us as we enjoy a variety of summer wines perfect for an August afternoon with Charles from Time for Wine! We will have light snacks to enjoy throughout the tasting. Cheers!

Exclusive TrendSetters Rate: \$10 per TrendSetter



WINE TASTING - FRIENDSETTERS

August 18, 2 p.m.

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

Grab a friend and join us for wine tasting in person with Charles from Time for Wine! This special event is only available to TrendSetters who sign up to bring a non-TrendSetter along. And, if your friend opens an account with us that day, you'll both earn money as a thank you for banking with us! Please read the full disclosures on our website for further details.

[bayfirstfinancial.com/friendsetters](https://www.bayfirstfinancial.com/friendsetters)

Exclusive TrendSetters Rate: \$10 (when you bring a non-TrendSetter friend for free!)



YBOR CITY MUSEUM

August 25, 3 p.m.

Ybor City Museum | 1818 E 9th Ave. Tampa

Come explore the rich history of Ybor City as we tour the Ybor City Museum State Park and the Tampa Baseball Museum at the Al Lopez House! The Ybor City Museum State Park showcases exhibits on the founding of Ybor City, its early history, and the people and events that helped usher in the era of "modern Tampa." The Tampa Baseball Museum serves as a place for inspiration, education, and the celebration of a game that became the fabric of an immigrant community — in a town that is known for developing a wealth of baseball talent at every level. We'll enjoy a group meal following the tours.

Exclusive TrendSetters Rate: \$15 per TrendSetter



BINGO

September 15, 6 p.m.

Seminole Banking Center | 9190 Seminole Blvd. Seminole

Get ready for in-person Bingo with Michael from Breezin' Entertainment! Lunch will be catered for everyone to enjoy while playing. Good luck!

Exclusive TrendSetters Rate: \$5 per TrendSetter



STARLITE CRUISE

September 22, 12 p.m.

John's Pass | 177 Boardwalk Pl. E., Madeira Beach

Come cruise with the TrendSetters! We'll be sailing on the Calypso Breeze out of John's Pass in Madeira Beach. Complimentary food and beverages are included!

Exclusive TrendSetters Rate: \$20 per TrendSetter



FBI LUNCH & LEARN

September 29, 12 p.m.

Clearwater Banking Center | 2520 Countryside Blvd. Clearwater

Enjoy lunch and learn how to protect yourself from internet fraud from FBI Special Agent Andrew Sekela. You'll learn warning signs, steps you can take to protect yourself, and what you should do if you do become a victim of a scam. This is an important presentation with valuable information that you don't want to miss!

Exclusive TrendSetters Rate: FREE!

REGISTRATION DETAILS

To register, please visit www.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 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!