

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.



FALL 2022

TRENDSETTERS
TIMES

NEWSLETTER



Valerie, TrendSetter

HI, TRENDSETTERS!

As 2022 comes to a close, we wanted to share our appreciation for each member of this club! Thank you for being a part of our TrendSetter community. We are thankful for you!

New Banking Center

Our eighth banking center is now open in West Bradenton! Come visit at 2102 59th Street W. Bradenton, FL. We look forward to serving the Belleair Bluffs community!

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!

SUMMER 2022 EVENTS



FBI Lunch & Learn



Bingo



Ybor City & Tampa Baseball Museum



MONEY MARKET SAVINGS ACCOUNT: PROS AND CONS

When looking for ways to maximize the money you've worked hard you should always make sure you've selected the best savings account for your short- and long-term goals. Though there are many options to choose from, one of the most popular is a money market account, which allows you to save safely while earning a competitive annual percentage yield (APY) and provides easy access your money for unexpected expenses.

However, as with any new account, it's important you consider the pros and cons before signing on the dotted line. To help, we've compiled the following list to help you decide if a money market account is the best option for YOU.

Pros:

- Account rates are typically better than those of regular savings accounts, meaning you'll watch your savings grow faster with a higher APY.
- Bank money market accounts are a safe place to stash your savings since they are insured by the Federal Deposit Insurance Corp. for up to \$250,000. So, as long as your deposits are within this limit at a federally insured institution such as BayFirst, you can rest assured that your money is protected.
- Unlike with certificates of deposit (CD) accounts, you'll be able to write checks from your account, which is especially helpful in case of an emergency. Most money market accounts allow for six free withdrawal or transfer transactions per monthly statement cycle.

Cons:

- Most financial institutions require a high minimum balance to open an account, though with BayFirst's newest money market account, BayLive – which offers some of our best rates – there is only a \$100 minimum to open.
- Rates for money market accounts are typically lower than some high-yield savings account.
- Some people prefer not having access to their savings to avoid impulse spending and ensure the highest possible ROI.

In short, if you're looking for a place to put your cash that allows withdrawal options and provides a great rate, a money market account could be a solid option, provided you can meet the minimum balance and plan to leave most of your money in place to earn the most interest.

Part of managing your money properly is ensuring you have your funds in the right savings account, based on your financial goals. To help you decide if a money market account is right for you, start by comparing all types of savings accounts – including our BayLive Money Market Account offering our best rates, which grow with your balance. Visit our website to open today or contact us to learn more.

BayFirstFinancial.com/BayLive-MoneyMarket

GIVE A FINANCIAL GIFT THIS HOLIDAY SEASON

Each holiday season, we all set out to find the thoughtful gifts for our loved ones, hoping to find something that will be cherished by each for years to come. This year, instead of heading to a store or shopping online, why not turn to your bank for a gift with lasting value that will help to secure their future?

With the guidance of an expert at a trusted financial institution, you can find a gift for friends and family members of all ages that can improve their financial position, increase their financial knowledge, bring them one step closer to realizing a long- or short-term goal, or simply ensure they are better prepared for whatever the future holds.

If you're considering a financial gift this year, we've compiled a list of options to consider, each guaranteed to make this holiday season happier than ever.



- **Work with a financial advisor.** Whether you need to create a will, examine your investments, preserve your wealth to create a legacy for your family, or protect your family with risk management solutions, having a sound investment strategy and estate plan that your loved ones understand is one of the best gifts you can give your family (and yourself).
- **Start an Individual Retirement Account (IRA) for a loved one:** IRAs are savings accounts with tax advantages that assist with saving and investing in the long term. They can be opened for people of all ages, including children who are in a great position to take full advantage of the contributions, which grow tax-free until the account holder retires.
- **Open them a certificate of deposit (CD).** A CD can be a great short- and long-term savings option for those looking for the peace of mind of a fixed rate and a way to get the account holder competitive interest rates.
- **Refer a friend to The TrendSetters Club.** As you know, being a TrendSetter comes with many benefits, including private social events, educational seminars, exclusive rates, and more. If you have a friend aged 50 or better who could benefit from all the perks of a membership, be sure to refer them this holiday season. You can even use the referral incentive you receive to celebrate them joining together.
- **Open a child-friendly checking account.** At BayFirst, when you open a Cash Kids Club checking account for a child 12 and under they will learn and earn at the same time. In addition to a great rate, members receive a free app with games and educational resources and a bag of fun items. Help a child in your life establish a strong foundation for financial success by signing them up.
- **Recommend BayFirst to a loved one.** We hope that we are helping you reach your financial goals. If so, we'd love your help spreading the word so we can help your loved ones, too. If you have a friend or family member of any age who would benefit from banking with us, please consider sending them our way and giving them the gift of a trusted financial partner for life.

If you opt to invest in a loved one's financial future this holiday season, be sure to talk to an expert first. Visit a banking center or call us today to get started. We cannot wait to help you cross some people off your holiday gift list with a gift that will benefit them for a lifetime.

Contact Us: [BayFirstFinancial.com/Locations](https://www.BayFirstFinancial.com/Locations)
or
833-698-2265

FALL EVENTS

REGISTRATION FOR THESE EVENTS OPENS ON WEDNESDAY, OCTOBER 12 AT 9:00 A.M.

REGISTER ONLINE AT [BAYFIRSTFINANCIAL.COM/TRENDSETTERSEVENTS](https://www.bayfirstfinancial.com/trendsettersevents)

EVENTS DO SELL OUT, SO REGISTER EARLY.



WINE TASTING

October 27, 4 p.m.

West Tampa Banking Center | 3015 W. Columbus Dr. Tampa

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

Exclusive TrendSetters Rate: \$10 per TrendSetter



BINGO

November 3, 6 p.m.

Seminole Banking Center | 9190 Seminole Blvd. Seminole

Try your luck at a game of Bingo with the TrendSetters! This event will be hosted by Michael from Breezin' Entertainment. Food and refreshments will be served!

Exclusive TrendSetters Rate: \$5



THE SARASOTA OPERA

October 28, 7:30 p.m.

Sarasota Opera House | 61 N. Pineapple Ave. Sarasota

Join the TrendSetters for a night at the Opera! We will be attending the opening night of The Secret Marriage. "A social-climbing father wants his eldest daughter to marry an aristocrat and is prepared to buy his way in. When the would-be suitor arrives, his eye falls on the younger daughter instead. But she has secretly married her father's clerk."

Exclusive TrendSetters Rate: \$20



HOLIDAY CRUISE

December 1, 6:30 p.m.

Corey Causeway | 3400 Pasadena Ave. S. St. Pete Beach

Celebrate the holiday season with us on the Starlite Sapphire Dining Yacht! This unforgettable night will be filled with fine dining, beautiful views and entertainment.

Exclusive TrendSetters Rate: \$25 per TrendSetter



THE JAMES MUSEUM

December 7, 10 a.m.

The James Museum | 150 Central Ave. St. Petersburg

Take a tour of The James Museum of Western & Wildlife Art with your fellow Trendsetters! The James Museum "provides experiences that inspire human connection and transformation through art depicting the peoples, landscapes, and history of the American West, and wildlife of the world."

Exclusive TrendSetters Rate: \$20 per TrendSetter



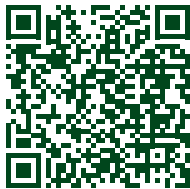
FBI LUNCH & LEARN

November 1, 12 p.m.

Countryside Banking Center | 2520 Countryside Blvd. Clearwater

Enjoy lunch while learning how to protect yourself from online threats with FBI Special Agent Andrew Sekela. You'll learn all about cybersecurity as well as internet and COVID-19 fraud schemes to be aware of.

Exclusive TrendSetters Rate: \$5 per TrendSetter



SCAN OR VISIT

[BAYFIRSTFINANCIAL.COM/TRENDSETTERSEVENTS](https://www.bayfirstfinancial.com/trendsettersevents)
TO REGISTER!

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. 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!