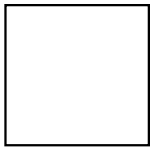




700 CENTRAL AVENUE | ST. PETERSBURG, FL 33701



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

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

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

# TRENDSETTERS TIMES

SPRING 2023





# HELLO, TRENDSETTERS!

**S**pring has sprung! Thank you for being a part of the TrendSetters Club.

## *Refer a Friend*

Invite a friend to join the TrendSetters Club! As a thank you, we'll give you and your friend \$150 each when they open their account. Continue reading the newsletter for more details.

## *New Banking Center*

Our ninth banking center is now open in Carrollwood! Come visit at 16002 N. Dale Mabry Highway Tampa, FL. We look forward to serving the Carrollwood community!

## *Brand the Block*

Join us each Tuesday from 11 a.m. - 1 p.m. at our St. Petersburg Banking Center as we Brand the Block! Each week, we feature a local small business customer right out front of the bank at 700 Central Avenue. Stop by, grab a giveaway and learn about our incredible business customers.

## *West Tampa Client Appreciation Days*

To celebrate you, we are excited to host a Client Appreciation Day on the last Friday of each month at our West Tampa Banking Center (3015 W. Columbus Drive)! Bring your friends and family to join us for food, coffee and fun all day.

## *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](mailto:TrendSetters@bayfirstfinancial.com). We look forward to seeing you all at our upcoming events!



# WINTER 2023 EVENTS



*Early Bird Dinner Theater*



*Museum of Fine Arts Tour*



*Trivia*

# SPRING FORWARD WITH HOME RENOVATIONS

**S**pring is known as a time to start fresh, which makes it one of the most popular times for home improvement projects. And, with high home prices and many owners on the sidelines waiting for a better time to buy their next home, this spring could be a great time to tap into your home's equity to cover the renovation costs.

Are you considering using the upcoming months to tackle some routine maintenance like roof repairs or new windows, or take on a major renovation like an addition or patio remodel? If so, there are a few ways to maximize the value of your home in order to spring forward with your plans. But first things first...

## **What is home equity?**

Home equity is the current market value of your home (what you could sell it for today), minus what you owe on it (your remaining mortgage). This means that if you make a 20% down payment on a house, you immediately have that amount of equity in the home. The smaller the down payment the higher the mortgage and the less home equity you will have to start.

After that, the equity in your home may fluctuate for many reasons, including the rise and fall of home values in your community, your home's condition, the number of homes on the market nearby, and more.

Because your home's equity is an asset, you can borrow against it to access cash in the form of a loan or line of credit to meet your financial needs. Many will use this cash to cover improvements that could add value to their home. BayFirst offers three great options for those looking to do just that:

## **What is a HELOC?**

A Home Equity Line of Credit (HELOC) is a line of revolving credit similar to a credit card, which allows borrowers to draw money as they need it, rather than in a lump sum. With a HELOC, funds can be accessed any time, but cannot exceed the amount originally set when the line of credit was approved. Rates associated with HELOCs are typically adjustable, meaning they will likely change over time, but you will only pay interest on what you spend.

## What is a Home Equity Loan?

A home equity loan (sometimes referred to as a second mortgage) allows you to borrow a lump sum against your home's equity for a fixed rate, meaning you'll pay your loan back in fixed installments over a predetermined period of time.

## What is a Home Improvement Loan?

Though HELOCs and Home Equity Loans can be used to cover almost any expense, Home Improvement Loans are designated for only large home renovation projects, including additions, kitchen remodels, new pools, or HVAC replacements. Lenders offering this type of loan will allow you to borrow a percentage of what your home is worth minus what you owe on it. At BayFirst, this can be as large as 125%. Learn more on our website: [BayFirstFinancial.com/HomeImprovement](https://BayFirstFinancial.com/HomeImprovement)

## Tax Advantages

Need another reason to tap into your home equity to cover a home-related expense? There are tax advantages involved as interest paid on a line of credit or loan used specifically for home improvements and repairs is typically deductible, while interest paid on a loan used for other expenses (like college tuition or credit card debt) is not. Just be sure to consult a tax professional who can advise you appropriately before moving ahead.

Ready to spring ahead? Talk to a BayFirst personal loan expert about the best way to maximize the equity in your home this spring (or anytime). Because the best home improvement project is the one your home pays for itself. Give us a call at **833-698-2265** or stop in today to learn more.







# GO GREEN THIS SPRING

**A**t BayFirst, we take steps every day to go greener and help our environment. From implementing a comprehensive recycling program in our locations, to reaching 100% carbon neutral at our banking centers, and installing electric car charging ports at all of our locations, we're proud to do our part.

Are you interested in better protecting the planet while you bank with us but not sure where to start? There are many ways you can make small but significant changes to your banking habits to improve your carbon footprint:

## **Save time and cut back on CO2 emissions by reducing trips to the banking centers.**

- Manage your digital account from anywhere by installing our mobile app to your phone
- Deposit checks on your mobile device

## **Reduce waste and pollution by decreasing your use of stamps, envelopes, and paper (plus printing materials and delivery vehicles on the road)**

- Sign up for eStatements
- Use bill pay to send payments electronically and decrease the paper statements you receive

## **In addition to switching up your banking habits to be more green, you can also:**

- Shop at thrift stores
- Carpool
- Beautify your community
- Start a garden
- Use reusable bags
- And so much more!

We hope these tips inspire you to make some small but important environmentally friendly changes in your life. Together, we can make a big impact on the planet we share!

# REFER A FRIEND | GET PAID

# \$150\*

FOR YOU AND YOUR FRIEND!

We love to welcome new TrendSetters, so let your friends who are 50 or better know about us and we'll reward you both with \$150 as a thank you for your support!

**CALL OR VISIT YOUR NEARBY BANKING CENTER TO GET STARTED**



\*To qualify for the \$150 TrendSetters referral incentive, you must refer a new BayFirst Bank customer who is 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. 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. The \$150 referral incentive will be reported to the IRS in accordance with applicable law. The Trendsetters referral incentive will be paid within 30 days of the new account being opened.

To qualify for the \$150 bonus, you must be a new BayFirst checking customer and qualified to open a checking account in accordance with our normal standards. You must establish direct deposit or auto transfer to your new account. Your account must remain open for 90 days. Your account must be open in order to receive the \$150 bonus. BayFirst will match up to \$150 for direct deposits or auto transfers within the first 90 days of account opening. The deposit match will be deposited on the 91-100 day after account opening. This offer cannot be combined with any other offers or coupons, may change at any time, and may be withdrawn at any time. Only one offer available per person. There is a \$100 minimum to open and no minimum balance required. The \$150 bonus will be reported to the IRS in accordance with applicable law. This is not an interest-bearing account. The Trendsetters referral bonus will be paid within 30 days of the new account being opened. Offer expires 6/30/2023.

# SPRING EVENTS

REGISTRATION FOR THESE EVENTS OPENS ON WEDNESDAY, APRIL 12 AT 9:00 A.M.  
REGISTER ONLINE AT **BAYFIRSTFINANCIAL.COM/TRENDSETTERSEVENTS**  
EVENTS DO SELL OUT, SO REGISTER EARLY.



## POTTERY PAINTING

April 20, 1 p.m.

Practically Picasso | 6850 Central Avenue, St. Petersburg  
Channel your inner Picasso as you paint your own coffee mug or dinner plate with the TrendSetters! Light bites and refreshments will be provided.  
**Exclusive TrendSetters Rate: \$10 per TrendSetter**



## BINGO

May 10, 6 p.m.

Pinellas Park Banking Center | 5250 Park Boulevard  
Try your luck with a game of Bingo! Light bites and refreshments will be provided.  
**Exclusive TrendSetters Rate: \$5 per TrendSetter**



## CANDLE MAKING

April 26, 2 p.m.

Seminole Banking Center | 9190 Seminole Boulevard  
Join BayFirst and Harper Luxe Co for an exciting candle making class! Harper Luxe Co is known for curating fragrant coconut apricot wax candles in Tampa Bay, bringing everyday luxe into your homes. Light bites and refreshments will be provided.  
**Exclusive TrendSetters Rate: \$5 per TrendSetter**



## SHUFFLEBOARD

June 15, 6 p.m.

St. Petersburg Shuffleboard Club | 559 Mirror Lake Drive N.  
Newcomers and professionals are all welcome at the TrendSetters Shuffleboard party! Join us for some friendly competition and fun at the St. Petersburg Shuffleboard Club. We'll have coaches onsite to teach everyone how to play, along with snacks and drinks!  
**Exclusive TrendSetters Rate: \$5 per TrendSetter**



## CLEARWATER MARINE AQUARIUM

May 4, Visit Aquarium 4:00 - 6:00 p.m. | Cocktail Hour 6:00 p.m.

Clearwater Marine Aquarium | 249 Windward Passage  
As a thank you for being a part of the TrendSetters Club, we're hosting a celebration in honor of you! This is a party you don't want to miss – we'll have hors d'oeuvres, adult beverages, access to explore the aquarium and a private dolphin show! Visit the registration page for more details.  
**Exclusive TrendSetters Rate: \$20 per TrendSetter**



## WINE TASTING

June 20, 2 p.m.

Belleair Bluffs Banking Center | 401 N. Indian Rocks Road  
Cool off from the heat with a wine tasting event at our Belleair Bluff Banking Center! Light bites and refreshments will be provided.  
**Exclusive TrendSetters Rate: \$5 per TrendSetter**



SCAN OR VISIT  
**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 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!