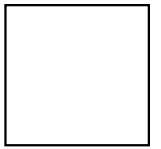


FIRST HOME BANK

700 CENTRAL AVENUE • ST. PETERSBURG, FL 33701



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

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



WINTER 2022

TRENDSETTERS
TIMES

NEWSLETTER



TRENDSETTERS UPDATES

Happy New Year from our First Home Bank family to yours! We hope you were able to celebrate the holidays safely with loved ones, whether virtually or in person. We are so thankful to have you as a part of our TrendSetters Club and are looking forward to spending more time with you all in the year ahead.

As we head into 2022, we will continue to host a mix of virtual and in-person events for you to choose from, depending on your comfort level.

You may have noticed that some of our recent events have had a cost associated with them. The bank had previously opted to cover all cost for events during the Pandemic to minimize the financial hardship and provide opportunities for our members to stay connected. As we move forward with more in-person events, we will continue to implement cost sharing. We are happy to be able to offer these events to our TrendSetters at a very discounted rate. Thank you for understanding.

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.

Now Open

Our seventh banking center is now open in Belleair Bluffs. Come visit at 401 N. Indian Rocks Rd. Belleair Bluffs, FL. We look forward to serving our customers and the 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. We look forward to seeing you all at our upcoming events!

FALL 2021 RECAP

TAMPA BAY ROWDIES GAME

A group of TrendSetters had a rowdy evening cheering on the Tampa Bay Rowdies together! The Rowdies took home the win in a super exciting match against Charleston Battery. COYR!

VIRTUAL BINGO

We had yet another successful night of virtual bingo with Michael from Breezin'! The winners were: Patti M., Cecilia S. and Tina B. Congratulations to the winners and thanks to everyone who joined!

VIRTUAL HOLIDAY SPARKLING WINE TASTING

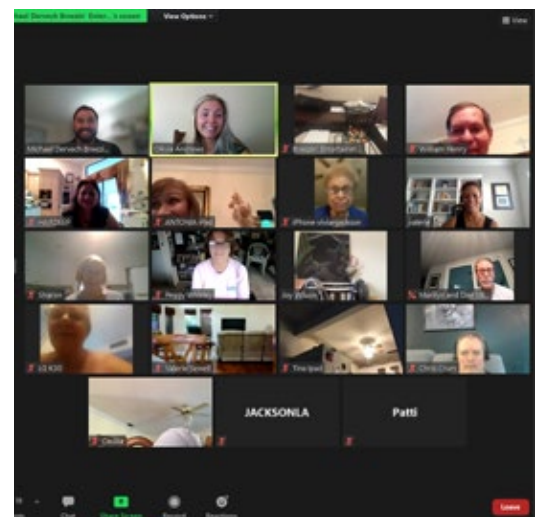
Everyone had an incredible evening of virtual wine tasting led by Stephanie Love. Each guest received a \$50 gift card to purchase a bottle or two of suggested wines, which were enjoyed as we learned about each one!

VIRTUAL BOOK CLUB

Our book club enjoyed discussing our most recent read, "The Last Thing He Told Me" by Laura Dave. This gripping mystery kept us on our toes until the very end. If you have any suggestions for our book club list, please send them to trendsetters@firsthomebank.com to be considered.

HOLIDAY PARTY - ENCHANT CHRISTMAS

A group of TrendSetters got in the holiday spirit together as they explored Enchant Christmas! Following a group brunch, everyone enjoyed the Christmas market, ice skating rink, and all that Enchant had to offer.





IS REFINANCING RIGHT FOR ME?

By Jason Mickschl, *AVP, Residential Sales Manager*

The real estate market is HOT and most owners have seen a huge increase in their home's value recently. This leaves families asking, "What does the increase in home values mean for me?"

As you approach retirement, your home is likely one of the most significant pieces of your wealth puzzle. You also may be considering ways to reduce your expenses or increase your cash flow through your retirement years. If you still owe a mortgage on your home, refinancing could help you achieve both of those goals.

The increase in home values makes it a great time to refinance to access equity for student or auto loans, payoff other credit lines, remove mortgage insurance, access cash to invest, or obtain cash out for home improvements. However, before making any decisions, it's important to look at how refinancing a mortgage could affect your overall financial situation, including your retirement outlook.

Generally speaking, refinancing a mortgage offers several benefits to homeowners, regardless of age. First, it could reduce your monthly mortgage payments (by lowering the interest rate or extending the loan's lifetime), which reduces the stress on your budget.

On the other hand, refinancing can have risks. For example, lengthening the term of your loan will keep you in debt longer and cost more in interest. Before refinancing, it's important to consider how long you plan to stay in your home, what will happen to it when you pass away, and how it will affect your budget.

If you're on the fence about refinancing, asking the right questions can help you decide. These questions are best answered with the help of a financial expert, but some can be answered on your own.

1. How long do you plan to stay in the home, and how many years are remaining on the mortgage?
2. Will you pass this home on to your children when you pass away? If so, does your estate have sufficient assets to pay off any remaining mortgage balance?
3. What are you hoping to accomplish by refinancing? Do you want to reduce your rate? Lower your monthly payment? Withdraw equity?
4. If you're seeking lower payments, how much money would refinancing add back into your monthly budget?
5. If you're refinancing into a shorter-term loan, how would that affect your budget?
6. If a cash-out refinance is in the cards, how would you use the extra cash?
7. How much will the refinance cost, in terms of closing fees? Will this money be paid out-of-pocket or rolled into the loan? How would rolling the costs into the loan affect the monthly payments? How would paying out-of-pocket affect your savings?
8. What interest rate would you qualify for based on your credit profile? How does this compare to the rate you're currently paying?

THE BOTTOM LINE: IT'S ALL ABOUT YOU

Whether you want to get the lowest payment and rate, access cash, or remove mortgage insurance, now is a great time to see what refinance options can do for you both short and long term.

If you are ready to discuss a refinance and how it may help you, give me a call and ask to review your loan options. And, don't forget to mention this article!



Jason Mickschl
AVP, Residential Sales Manager
727.497.7940
Jason.Mickschl@firsthomebank.com
NMLS #93255

[CONTACT ME TODAY!](#)



SETTING FINANCIAL GOALS FOR THE NEW YEAR

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

While many will vow to commit to exercise and dieting as part of their New Year's resolution, it's also a good idea to take stock of your financial situation and include some fiscal goals. Examining your overall savings plan, wasteful spending, and debt can help you get your financial health in tip-top shape and increase your prosperity.

Here's a list of five valuable steps you can take to make sure you're closer to where you want to be financially by this time next year.

1. CUT WASTEFUL SPENDING.

This may seem like an obvious choice, but for many it can be a hard one to stick to! Creating and committing to a budget can help you limit unnecessary spending. Apps like Goodbudget, Mint, and Clarity Money can help.

2. CREATE A CUSHION IN YOUR SAVINGS.

After you establish your budget, save more for emergency expenses by using automatic transfers or savings platforms. These transfers make saving easy because you don't have to think about it.

3. GET A HANDLE ON CREDIT CARD DEBT.

If you have multiple credit cards, you may want to consolidate into one or two cards. Start by transferring your multiple balances to the credit card with the lowest interest rate. Then, challenge yourself to lower these balances by spending only cash on everything you purchase for an entire month and see how it affects your spending habits.

4. IMPROVE YOUR CREDIT RATING.

Whether you're looking to buy a new home, rental property, car, or solar panels, your credit score matters because borrowers with low credit scores can face higher interest rates. This year, make it a priority to research your credit report, ensure everything is accurate, and then take the necessary action to improve it.

5. PROTECT YOUR ESTATE.

If you don't have an estate plan, now's the time to create one. If you already have one, now may be the time to make sure it's up to date. Life changes can alter your estate wishes and should be addressed as they happen to ensure that you're always prepared.

Make financial wellness a resolution this year with these five tips. Give me a call if you'd like to discuss these or additional ways to improve your financial situation in 2022.



Roderick Jefferson
Financial Advisor
DBA/First Home Investment Services
727.258.2978
Roderick.Jefferson@firsthomebank.com

CONTACT ME TODAY!



WINTER EVENTS



THE CANDLE POUR & LUNCH

January 20, 12:00 p.m.

The Candle Pour | 1619 W Snow Cir, Tampa, FL 33606

Join us for a relaxing afternoon of candle making and lunch in Hyde Park! We'll start with a 60-minute private candle making experience at The Candle Pour, including complimentary beverages. As we wait for our candles to set, we'll enjoy lunch at Bartaco. Price includes the candle making and lunch.

Price: \$40 per TrendSetter



THE DALI MUSEUM & LUNCH

January 28, 11:30 a.m.

The Dali Museum | 1 Dali Blvd, St. Petersburg, FL 33701

Art lovers unite! Get ready for a tour of The Dali Museum with your fellow TrendSetters. Following the tour, we'll walk across the street to the Hangar Restaurant for lunch, which is also included in your ticket price!

Price: \$10 per TrendSetter, but please note that parking is an additional \$10 upon arrival.



VIRTUAL BINGO

February 10, 5:30 p.m.

Zoom | Virtual Event

New year, same bingo! Put on your lucky shirt and get to your computer for a game of Virtual Bingo hosted by Michael from Breezin!

Price: FREE!



VIRTUAL BOOK CLUB

February 24, 9:30 a.m.

Zoom | Virtual Event

This quarter we will be reading the memoir, "Educated" by Tara Westover. Born to survivalists in the mountains of Idaho, Tara Westover was seventeen when she first set foot in a classroom. Inspired by a loved one who broke the mold, Tara set out on a quest for knowledge that would take her over oceans and across continents, to Harvard and to Cambridge University. Only then does she wonder if she's traveled too far and if there is still a way home.

Price: \$5 per TrendSetter



WHEELS AND REELS CINEMA – MAMMA MIA!

March 10, 7:30 p.m.

Clearwater Banking Center | 2520 Countryside Boulevard

After many unfortunate cancelations due to inclement weather, we're excited to finally host Wheels and Reels Cinema again! Drive on over to our Clearwater Banking Center for a special showing of the throwback movie, "Mamma Mia!". Donna, an independent hotelier in the Greek islands, is preparing for her daughter's wedding. Meanwhile, Sophie, the spirited bride, secretly invites three men from her mother's past in hope of meeting her real father and having him escort her down the aisle on her big day. Light snacks and refreshments will be provided. The movie will start after sunset around 7:30 p.m., so we recommend arriving before 7:15 p.m. to secure your spot and grab your snacks! Then, tune in on your car radio or roll down your windows to listen on outdoor speakers. Feel free to bring chairs and blankets to sit outside as well!

Price: FREE!



FREE FALL THEATER

March 31, 7 p.m.

Free Fall Theater | 6099 Central Ave, St. Petersburg

Join us at the Free Fall Theater as we watch "Lady Day at Emerson's Bar & Grill"! In a seedy Philadelphia bar in 1959, Billie Holiday gives one of her last performances. This portrait of the legendary jazz singer features more than a dozen musical numbers.

Price: \$20 per TrendSetter

To register visit www.FirstHomeBank.com/TrendSettersEvents. Any required materials for the event selected will be mailed to your home address. For virtual events, once registered, you will be provided instructions to download the Zoom App. There is limited space, so don't delay. Each TrendSetter attending the event must register individually with name and an email address, and home address, even if in the same household.