



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

St. Petersburg
700 Central Ave
St. Petersburg, FL
727.440.6848

Seminole
9190 Seminole Blvd
Seminole, FL
727.685.2083

Pinellas Park
5250 Park Blvd
Pinellas Park, FL
727.399.5617

Clearwater
2520 Countryside Blvd
Clearwater, FL
727.685.2090

Sarasota
2033 Main St, Suite 101
Sarasota, FL
941.251.1440

Tampa
2700 N MacDill Ave, Suite 111
Tampa, FL
813.400.1561



FALL 2020

**TRENDSETTERS
TIMES**

NEWSLETTER



TRENDSETTERS UPDATES

Due to the Coronavirus (COVID-19), the Bank has decided to continue to take a cautious approach and not schedule any in-person TrendSetter events following CDC guidelines and recommendations. Our priority is the health and safety of our customers and employees. We appreciate your understanding as we continue to monitor and work through the ongoing crisis. Although we can't be together, we value you as a customer and want you to know we are here for you. Our phone lines, drive-thru and online banking platforms are open to serve you. If you need to meet with a Banker in person, call your local branch, appointments are available.

All events have gone virtual through the end of the year. We have carefully selected and have scheduled four fantastic virtual events. Join us via Zoom Video Conferencing and Meeting App. To register for any of the remote activities, send your request to TrendSetters@firsthomebank.com include; name, address, phone number, and email. Once registered, we will send instructions to download the Zoom App. Some events will have limited space; all events are complementary.

New locations are opening soon! We are growing to serve you better. Look for the opening of our Tampa Columbus location at 3015 W. Columbus Drive, scheduled to open in November of this year. The Belleair Bluffs location at 401 N. Indian Rocks Road, is slated to open in Spring 2021. Check our website firsthomebank.com in the future for more details.

The TrendSetters community is growing; we have almost 1400 TrendSetters Club members - We love to welcome new TrendSetters, so let your friends 50-and-better know about us. Not only will you help out a friend by giving them the chance to become one of our satisfied customers, but you and your friend will both earn \$125* as well. Send the referral's information to TrendSetters@firsthomebank.com, include your information, and contact information for your friend.

Don't miss critical future updates. If we don't have your email or it's changed recently, please send it to TrendSetters@firsthomebank.com.

*To qualify for the \$125 TrendSetters referral incentive, must be a new First Home Bank customer and 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. TrendSetters Checking Club Account is a tiered interest checking account. The Annual Percentage Yield (APY) for the TrendSetters Club Checking Account is 0.15% APY for balances up to \$1,499, and 0.25% for balances of \$1,500 or more. TrendSetters Club Savings Account APY is 0.25%. Stated APYs accurate as of 10/1/2021. No minimum balance required to obtain advertised APYs. 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. Referral incentive will be awarded within 30 days of all requirements being met.



FIND CASH CONTEST WINNERS

Thank you to all of our TrendSetters that participated in the Find Cash Contest from our July newsletter. Congratulations to the lucky winners who received a \$25 gift card.

Cathy B. of Pinellas Park

Barbara F. of St. Petersburg

Marilyn M. of Palm Harbor

Charlene M. of St. Petersburg

Sandra N. of Largo

Teresa S. of Largo

Claudia W. Largo

Pam Y. Largo



ANNOUNCING THE NEW TRENDSETTERS FACEBOOK PAGE

The TrendSetters Club is excited to announce that we have recently launched our new Facebook page! Check it out for another way to stay up-to-date on current TrendSetters updates, events, and more.

We are looking forward to staying connected and sharing more about our TrendSetters!

Like us today!

<https://www.facebook.com/FHBTrendSettersClub>



VOLUNTEERING FOR YOUR HEALTH

By: Michelle Turman, MA, CFRE, CEO, Catalyst Consulting Services

Volunteers can make an immeasurable difference in the lives of others. Oftentimes, they perform with the core intention of helping others. But did you know that volunteering can benefit your own health as well? Researchers have attempted to measure the benefits that volunteers receive including positive feelings referred to as helper's high, increased trust in others, and increased social interaction. As a result of the pandemic in 2020, volunteerism has shifted. There are now more stringent health guidelines, stay-at-home orders, and a lack of on-site staff who are currently working remotely. However, this does not mean that you cannot make a difference in the lives of others. Let's first talk about the health increased benefits for older adults, such as:

1. Decreases the risk of depression. Research has shown that volunteering leads to lower rates of depression, especially for individuals 65 and older. Volunteering increases social interaction and helps build a support system based on common interests – both of which have been shown to decrease depression.
2. Provides a sense of purpose and teaches valuable skills. Volunteers can perform critical roles in assisting an organization and their staff. The work that volunteers provide is essential to everyday processes, which gives volunteers a sense of purpose and expands their knowledge base.

3. Helps people stay physically and mentally active. Volunteer activities can get you moving and thinking at the same time. One study found that volunteering among adults age 60 and over provided benefits to physical and mental health. Another study found that, in general, volunteers report better physical health than do non-volunteers. Older volunteers experience greater increases in life satisfaction and greater positive changes in their perceived health because of volunteering.

4. Reduces stress levels. Volunteering may enhance a person's social networks to buffer stress and reduce risk of disease. By savoring time spent in service to others, you will feel a sense of meaning and appreciation, both given and received, which can have a stress-reducing effect.

5. Helps you live longer. An analysis of data from the Longitudinal Study of Aging found that individuals who volunteer have lower mortality rates than those who do not, even when controlling for age, gender, and physical health. In addition, several studies have shown that volunteers with chronic or serious illness experience declines in pain intensity and depression when serving as peer volunteers for others also suffering from chronic pain.

6. Helps you meet others and develop new relationships. One of the best ways to make new friends and strengthen existing relationships is to participate in a shared activity together. Volunteering is a great way to meet new people who share common interests with you. Dedicating your time as a volunteer also helps you expand your network and practice social skills with others.

Although opportunities for face-to-face volunteerism may be limited by organizations or by your own health limitations during the pandemic, here are a few ideas to consider that will bring fulfillment to you and to others during this time of change.

1. Provide healthy provisions to hospitals, nursing homes, and shelters. If your talent is sewing, have you thought about sewing masks for this population? Their staff can even come pick them up or arrange a safe drop off location. You can also donate through a national effort like Masks 4 Medicine or Joann's 100 million masks initiative.

2. Become a pen pal to boost the spirits of individuals in the hospital, foster care, or nursing homes. Many individuals of all ages have been cut off from communication from friends and families due to stay-at-home orders. A simple note to say "You Are Not Alone" can go a long way during this lonely time.

3. Deliver meals to vulnerable populations. You may not want to provide food "en mass" like many of the organizations are doing these days, but you can still provide a drop off service without direct contact with people while being equally impactful. Contact your local Meals on Wheels to see how you can help deliver a healthy and much needed meal to those who are not only home-bound but are in financial crisis due to the economic crisis.

4. Run errands for someone in your neighborhood. This option does provide some self-introspection, but if you are able and willing to assist with picking up grocery items, picking up medications, baby food or diapers for someone who is strapped for time, lack of a vehicle or funds to hire someone, you may want to sign up for your a neighborhood application or provide a note in your neighbor's mailbox with contact information. The time to strengthen your community closest to your home is needed now more than ever.

5. Lastly, for those tech savvy, you may be able to offer a virtual cooking class for young adults with disabilities, read a book to young children, or play a virtual video game if you are inclined.

YOU WILL RECEIVE MORE THAN YOU GIVE

In the end, there is no greater gift than that of service above self and when you connect with others who also believe this. Something magical happens when we realize we are not alone – professionally or personally. When you give your time and talent, people take notice and that authenticity can connect you beyond whatever your immediate goal may be. Relationships, connections, and passion are what build communities and businesses, so what are you waiting for?

ABOUT THE AUTHOR

Michelle Turman, MA, CFRE is the CEO of Catalyst Consulting Services whose mission is to facilitate positive change for nonprofits in the areas of executive searches, organizational management, and fundraising. With over twenty-seven years of nonprofit experience, Turman has been responsible for increasing the impact and best practices of nonprofit organizations she serves and has raised over \$75 million for the Tampa Bay community through her professional and personal philanthropic efforts.

Turman is author of the best-selling book, *Jumping the Queue – Achieving Great Things Before You Are Ready* which focuses on how professionals can seize personal and professional opportunities, achieve great things, and get what they want and deserve. In addition to facilitating change nationally and in the Tampa Bay area, Michelle's community service has included leadership roles on the boards of the Arts Council of Hillsborough County, the Association of Fundraising Professionals, Charitable Gift Planners of Tampa Bay, Donate Life America, Leadership Pinellas, the South Tampa YMCA and University of South Florida's Women in Leadership & Philanthropy & Deans Advisory Council, and Working Women of Tampa Bay Foundation.

Turman has been recognized by Tampa Bay Metro Magazine as one of Tampa Bay's Distinguished Women in Business and the Face of Nonprofit Change, nominated by Tampa Bay Business Journal as Business Woman of the Year in 2007, 2016 and 2017 and was recently nominated by the Greater Tampa Chamber of Commerce as The Outstanding Small Business Leader of the Year for 2018.

Article Sources: Mayo Clinic Health System



MEMORY LANE

By: Jason Mickschl

With more than 15 years of experience in the mortgage industry, Jason Mickschl and his team provide Conventional, FHA, VA, USDA, Jumbo and even Portfolio loans. He is a people-person who loves to get to know his clients. Since real estate is constantly evolving, Jason attributes most of his professional success to his love for education and growth within his field. Him and his family love to be outdoors riding bikes, sailing, or playing on the beach. For more information about a mortgage with First Home Bank please reach out to Jason Mickschl today!

Growing up, I can vividly remember the hot California sun shining down on me while listening to all the great oldies – Stand By Me, Don't Be Cruel and My Girl were just a few of my favorites that were always playing in the background everywhere I went. Looking back, we can all remember the exact moments when extraordinary events happened in our Nation's History such as the assassinations of John F. Kennedy or Martin Luther King Jr., the landing on the moon, or the attack on the World Trade Centers. The memories of what we were doing at those exact moments can still be as strong today as they were when they happened. As we look back at these life-changing events leading up to today, it is incredible that mortgage rates are the lowest they have ever been in our lifetime!

HOW CAN THESE RECORD-LOW RATES HELP IMPROVE MY FINANCIAL SITUATION?

- You can put more money in your pocket by decreasing your monthly payments by:
- Lowering your interest rate
- Removing private mortgage insurance (PMI)
- Consolidating other debt on higher interest rate credit cards or loans

YOU CAN BUILD EQUITY IN YOUR HOME QUICKER BY:

- Refinancing to a shorter-term loan (20, 15 and 10 year options available)
- Utilizing cash out for home improvements or repairs

A REFINANCE CAN HELP PROVIDE PEACE OF MIND:

- Knowing that you are locked in a low interest rate for years to come
- Knowing that you won't have to worry about multiple bills to pay each month (consolidating debt)
- Knowing that you have the money put aside (or ability to increase savings) to make future repairs

MORTGAGE RATES TIMELINE THROUGH HISTORY

Even though we have had to make changes to our lifestyle and habits to stay safe and healthy, we don't want this financial opportunity to pass you by.

After reflecting on these events in our nation's history and preparing for what's next, we know life (and mortgage rates) can be unpredictable. The timeline of mortgage rates through history shows how they have changed with these major historical events. Give me a call if you want to take advantage of today's low rates.

First Home Bank is here for your financial needs!



JASON MICKSCHL

AVP, Residential Sales Manager

Office: 813.708.1147 | Mobile: 727. 599. 4478
2520 Countryside Blvd | Clearwater, FL | 33763

Jason.Mickschl@firsthomebank.com
NMLS #93255

1960 - 1970S



Mortgage rates were around 8%-9% and on July 20, 1969 NASA landed on the Moon for the first time

1980 - 1985



Mortgage average rates were near 16%, Unemployment rates peaked at 10.8% in 1982

1986



Mortgage average rates were near 10.89%, November 19, 1989 the Berlin Wall fell and the cold war ended

1990S



Mortgage average rates were near 6-8%, in 1995 AOL launched- You got mail!

2000S



Mortgage average rates were ranged 6-8%, 9/11/01 - World Trade Center Attack
08/25/05 - Hurricane Katrina

2020



Mortgage rates at a near all-time low and COVID-19 pandemic impacts world-wide

VIRTUAL EVENTS



VIRTUAL FALL CRAFT ART • OCTOBER 29

5:30 p.m. - 7:30 p.m.

Fall is here, and the holidays are quickly approaching. Join us for a Virtual Fall Arts and Crafts event. This event will be led by a local artist to construct a Pumpkin Front Door/Wall hanger. Your registration for this event will include all the necessary materials. All you will need to have is a cup of water, scissors, and a pen. All other required materials for this event will be mailed to your home address included in the registration. Space is limited for this event.



VIRTUAL TRIVIA • NOVEMBER 5

5:30 p.m. - 7 p.m.

Event opens 15 minutes prior to beginning

Trivia is specifically designed to keep the perfect balance of challenging your knowledge while maintaining the fun in amongst the group. Players can engage by answering questions regarding several topics and themes. It might be your favorite television show, holiday theme; it will be a customized experience. Your host is an expert at engaging a group and keeping you entertained in a fun atmosphere while players can flex those facts they have been waiting to share for years!



VIRTUAL BOOK CLUB • NOVEMBER 13

9:30 a.m. - 10:30 a.m.

Join us via Zoom Video Conferencing at 9:30 am for this month's Book Club. The book for discussion is "Squeeze Me" by Carl Hiaasen. This is a hilarious new novel of social and political intrigue, set against the glittering backdrop of Florida's gold coast. To register, send your request to Trendsetters@firsthomebank.com and include your name, address, phone number and email. A copy of the book will be mailed to your home address. Once registered, you will be provided instructions to download the Zoom App. There is limited space, so don't delay.



VIRTUAL BINGO • NOVEMBER 19

5:30 p.m. - 7 p.m.

If you're feeling lucky, or just love to play bingo, join for this fun-filled TrendSetter evening. Once you register, your bingo cards will be mailed to your home address. Special prizes will be awarded to the winners, so this is an event you don't want to miss.!



VIRTUAL MAGICAL EVENING WITH A MAGICIAN • DECEMBER 3

5:30 p.m. - 6:15 p.m.

As the year ends, join us and escape into the world of magic. While magicians and mentalists are known to fool people, they are also known as experts at seeing things from another person's perspective. This is sure to be a magical event you will talk about with family and friends as a fantastic experience.

To register, send your request to TrendSetters@firsthomebank.com and include your name, address, phone number, and email. Any required materials for the event selected will be mailed to your home address. Once registered, you will be provided instructions to download the Zoom App. There is limited space, so don't delay. Cost: Free