

- Hurricane Michael Notice:

All of the employees at The First have the utmost concern for anyone adversely affected by Hurricane Michael.

If you have incurred property damage, lost wages, incurred unexpected expenses, been injured or had a loved one injured or lost, we know this is a difficult and stressful time for you.

Please know we at The First are committed to helping our customers recover financially as quickly as possible.

- Reporting property damage:

If you have commercial property that is damaged, please contact your commercial loan officer to discuss your situation.

If you have a residential property that was damaged in the Tallahassee area or have an insurance check to negotiate, please contact Jim Pittman 250-219-7332 or Field Wilde 850-219-7339 at our Park Avenue office. You may also call our residential loan servicing department toll free at 833-874-0526.

- Requesting endorsement to an insurance claim check:

When reporting your damage and requesting access to insurance funds, please provide your insurance adjuster report detailing the damage to your property, pictures of damage that you can email or text to us and any written estimates from contractors.

If we have a security interest in your property, like you, we want to make sure it is restored to at least its original condition or value as quickly as possible in a proper workmanship manner.

If your insurance claim check is \$10,000 or less, we may possibly endorse your check and give you immediate access to these funds.

If your claim check is over \$10,000, we may need to disburse funds as work is completed to restore and repair your property.

- Tips for selecting a contractor:

Unfortunately, after a natural disaster unscrupulous and dishonest contractors may come into the affected areas. Here are some helpful hints to vet contractors:

- Do they have a previous history of working in your area
- Are they licensed and bonded to meet state and local requirements

- Do they have certification to show they are fully insured
- Can they provide references
- What type of warranty will be given
- Ask how long the work is expected to take
- Check out their website or Facebook page
- Be careful about paying upfront, paying in cash or signing over your claim check to a contractor
- Preferably get written bids from three contractors and carefully review any bid a lot lower—it may be missing items or have mistakes
- It is probably good to get a written contract once you have made a final decision—check with your attorney
- Never sign a contract with blanks, incomplete terms or incomplete sections
- Never let a contractor pressure you into a decision
- Check with your insurance agent if you have any questions about your work or contractor