Hi! I'm Justin from Community First Credit Union. Here's my Smart Cents tip about home buying.

Understand your home's insurance policies and what's covered when it comes to natural disasters in Florida. In most cases, you must pay a separate deductible for damage caused by floods or hurricanes. If you understand your Policies, you won't be shocked or surprised by high deductibles and homeowner responsibilities after a storm.

Visit community first FL dot org to learn more about home buying and how you can Love Where You Bank.