NOTICE OF PUBLIC HEARING

For the purposes of Section 147(f) of the Internal Revenue Code of 1986, as amended (the "Code"), notice is hereby given that the Florida Local Government Finance Commission (the "Issuer") will hold a public hearing on December 8, 2026, at 10:00 A.M. (Eastern Standard Time), or as soon thereafter as practicable. In accordance with Internal Revenue Service Revenue Procedure 2022-20, this public hearing will be held by telephone conference. Interested persons are encouraged to attend the telephone conference using the following instructions:

TELEPHONE CONFERENCE INSTRUCTIONS:

TOLL-FREE DIAL IN NUMBER: **1 (877) 304-9269**
PASSCODE: **359237#**

The public hearing is being conducted for the purpose of receiving comments and hearing discussion concerning the proposed adoption by the Issuer of a resolution approving the issuance and sale by the Issuer of not exceeding $23,500,000 of its Florida Local Government Finance Commission Revenue Bonds (The Young Men's Christian Association of Florida's First Coast, Inc. Project) to be issued in one or more series of tax-exempt qualified 501(c)(3) bonds, as defined in Section 145 of the Code or taxable bonds (collectively, the "Bonds"), pursuant to a plan of finance.

The proceeds of the Bonds, when and if issued, will be loaned to The Young Men's Christian Association of Florida's First Coast, Inc. (together with its affiliates, the "Borrower"), a Florida nonprofit corporation and an organization described under Section 501(c)(3) of the Code. The proceeds will be used by the Borrower for the purposes of: (a) financing and refinancing (including through reimbursement) all or a portion of the costs of various capital expenditures described below (the "Project"); (b) funding necessary reserves and capitalized interest related to the Bonds, if deemed necessary or desirable; and (c) paying certain costs of issuance associated with the Bonds.

The Project to be financed and refinanced with the proceeds of the Bonds includes the cost of the acquisition, construction, renovation, expansion, improvement and equipping of the social service center facilities of the Borrower, including land and rights in land, located at:

(i) DuPont Campus of the Williams Family YMCA, located at 7373 Old Kings Road, Jacksonville, Duval County, Florida (anticipated to be allocated a maximum aggregate principal amount of $23,500,000 of the Bonds);

(ii) James Weldon Johnson Family YMCA, located at 5700 Cleveland Road, Jacksonville, Duval County, Florida (anticipated to be allocated a maximum aggregate principal amount of $23,500,000 of the Bonds);

(iii) Charles J. Williams Family YMCA, located at 10415 San Jose Boulevard, Jacksonville, Duval County, Florida (anticipated to be allocated a maximum aggregate principal amount of $23,500,000 of the Bonds);

(iv) Claude J. Yates Family YMCA, currently known as the Winston Family YMCA, located at 221 Riverside Avenue, Jacksonville, Duval County, Florida (anticipated to be allocated a maximum aggregate principal amount of $23,500,000 of the Bonds);

(v) Baker County Family YMCA, located at 98 W. Lowder Street, Macclenny, Baker County, Florida (anticipated to be allocated a maximum aggregate principal amount of $23,500,000 of the Bonds);

(vi) Camp Immokalee, located at 6765 Immokalee Road, Keystone Heights, Clay County, Florida (anticipated to be allocated a maximum aggregate principal amount of $23,500,000 of the Bonds);

(vii) Dye Clay Family YMCA, located at 3322 Moody Road, Orange Park, Clay County, Florida (anticipated to be allocated a maximum aggregate principal amount of $23,500,000 of the Bonds);

(viii) Barco-Newton Family YMCA, located at 2075 Town Center Boulevard, Orange Park, Clay County, Florida (anticipated to be allocated a maximum aggregate principal amount of $23,500,000 of the Bonds);

(ix) McArthur Family YMCA, located at 1915 Citrona Drive, Fernandina Beach, Nassau County, Florida (anticipated to be allocated a maximum aggregate principal amount of $23,500,000 of the Bonds);

(x) St. Augustine Family YMCA, located at 500 Pope Road, St. Augustine, St. Johns County, Florida (anticipated to be allocated a maximum aggregate principal amount of $23,500,000 of the Bonds); and

(xi) Winston Family YMCA, currently known as the Brown Family YMCA, located at 170 Landrum Lane, Ponte Vedra Beach, St. Johns County, Florida (anticipated to be allocated a maximum aggregate principal amount of $23,500,000 of the Bonds).

The Project will be owned by the Borrower and will continue to be operated as a system of social service centers by the Borrower (or an entity or entities affiliated with or designated thereby pursuant to one or more qualified use or management agreements).

The Bonds shall be payable solely from the revenues derived by the Issuer from a loan agreement and other financing documents entered into by and between the Issuer and the Borrower prior to or contemporaneously with the issuance of the Bonds. Such Bonds

and the interest thereon shall not constitute an indebtedness or pledge of the general credit or taxing power, if any, of the Issuer, Brevard County, Charlotte County, Lee County, Osceola County, Sarasota County, St. Johns County, the State of Florida, or any political subdivision or agency thereof (including Baker County, Clay County, Duval County, Nassau County and the City of Jacksonville). The Issuer has no taxing power.

Issuance of the Bonds shall be subject to several conditions including satisfactory documentation, the approval by bond counsel as to the tax-exempt status of the interest on all or a portion of the Bonds and receipt of necessary approvals for the financing. The aforementioned hearing shall be a public hearing and all persons in attendance will be given an opportunity to be heard and to express their views on the proposed issuance of the Bonds and the location and nature of the Project by accessing the telephone conference as indicated above. Written comments may also be submitted prior to the hearing to the Florida Local Government Finance Commission c/o Nabors Giblin & Nickerson, P.A. at 2502 N. Rocky Point Drive, Suite 1060, Tampa, Florida 33607, directed to Issuer's Counsel or via email sent to the following email address: rharb@ngn-tampa.com. Comments made at the hearing are for the consideration of the party(ies) providing an approval of the Bonds but will not bind the Issuer or such party(ies) as to any action it may take.

ALL PERSONS FOR OR AGAINST SAID APPROVAL CAN BE HEARD AT SAID TIME AND PLACE. IF A PERSON DECIDES TO APPEAL ANY DECISION MADE BY THE ISSUER WITH RESPECT TO SUCH HEARING OR MEETING, (S)HE WILL NEED TO ENSURE THAT A VERBATIM RECORD OF SUCH HEARING OR MEETING IS MADE (AT THEIR SOLE COST AND EXPENSE), WHICH RECORD INCLUDES THE TESTIMONY AND EVIDENCE UPON WHICH THE APPEAL IS BASED.

Pursuant to the provisions of the Americans with Disabilities Act, any person requiring special accommodations to participate in the meeting is requested to advise the Issuer at least twenty-four (24) hours prior to the meeting by contacting counsel to the Issuer at (813) 281-2222 or via email sent to the following email address: rharb@ngn-tampa.com.

By order of the Florida Local Government Finance Commission.

FLORIDA LOCAL GOVERNMENT FINANCE COMMISSION

/s/ Nicole Jovanovski
Chair