

# We Got This.

April 2022



## DreamMore Rewards Card

Explore the benefits that will get you closer to your dreams with every swipe. You have permission to dream big with your DreamMore Rewards Card.

### EARNING POINTS IS AS EASY AS 1, 2, 3

- Earn 1 point for every \$1 spent on credit card purchases
- Earn 2 points for every \$1 spent on gas
- Earn 3 points for every \$1 spent on dining & grocery purchases

### BUT THAT'S NOT ALL

- Annual fee is waived for your first year
- Introductory rate of 1.99% APR for Purchases for 6 months\*
- 1.99% APR Balance Transfers & Cash Advances 12 Months\*\*
- Points don't expire
- Exclusive access to the CU Rewards Mall

\*APR = Annual Percentage Rate.

\*1.99% on all purchases for 6 billing cycles from the account opening date. \*\*1.99% on cash advances and balance transfers for 12 billing cycles from the account opening date.

[www.WeFloridaFinancial.com/dreammore-rewards](http://www.WeFloridaFinancial.com/dreammore-rewards)

## It's Tax Season

Take a breath, apologize to anyone if necessary & start planning a post-tax season getaway!

The filing deadline this year is:

**Monday, April 18, 2022**



**We Florida Financial**  
@wefloridafinancial

I'm sorry for what I said  
during tax season...



# FINANCIAL LITERACY

## FINANCIAL LITERACY WEBINARS



## Upcoming Webinars

We Florida Financial Free Webinar

April 19th @ 11:00 am (EST)

Financial Literacy 101

• For Financial Literacy Month, we will cover all things finance; including budgeting, savings, goal setting, credit & more.

Free KOFE Webinars

April 13th @ 1:00 pm (EST) (2nd Wednesday of each month)

5 Saving Strategies in Today's Economy

• How to pay off your debts so you can save more for yourself & more!

CUNA Mutual Webinar

April 19th @ 6:00 pm (EST)

Understanding Your Rollover Options

## 2 Days - 1 Cause

Join us this year for our 2 part  
Earth Day celebration!

The OneBlood donation bus will be at our Margate and Lauderdale branches on 4/22 from 11am - 4pm.

Can't make it on Earth Day? Join us at Las Olas Oceanside Park for a morning beach clean-up and 2nd Shred-A-Tree Plant-A-Tree Event!





## You Can Now Text Us!

Get your questions answered quickly and easily from the convenience of your mobile phone by texting **954-745-2400**.

Why wait on hold for a Representative when you can text us? You'll be texting a live We Florida Financial Representative and best of all, it's safe and secure!

**Dreaming of a home renovation? We Got This! Turn your house into your dream home with a low-rate HELOC!**

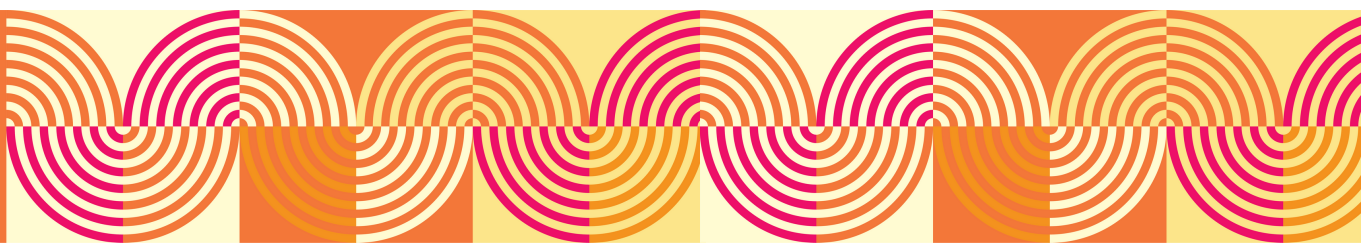
**2.79%\* APR**

**Early Bird fixed rate  
for the first 12 months**

Go to [WeFloridaFinancial.com/heloc](https://www.WeFloridaFinancial.com/heloc) and click **APPLY NOW**.



\*APR = Annual Percentage Rate. 2.79% APR for the first 12 months after date of closing. After 12 months the APR reverts to a variable rate. The rate is based on creditworthiness and LTM (loan to value) at the time of closing and the current prime rate +/- margin. Closing costs are waived, except for the origination fee, as long as the line remains open for 24 months.





# Refer your friends and maybe they'll share their reward!

**New Members Get \$70 When  
You Open A Savings Account**

Open a new savings account today, set up a qualified direct deposit and enroll in E-statements and we'll drop a sweet \$70\* directly into your new account. Use the code #Get70.

PLUS, Enjoy these additional benefits of membership including:

- Online Access
- Mobile App
- Courtesy Pay
- Account Debit Card
- Share Branching
- And More

**Become A Member!**

**[WeFloridaFinancial.com/celebrating-70](https://www.WeFloridaFinancial.com/celebrating-70)**



Disclaimer: \* The \$70 bonus will be paid the 1st day of the month following the 90th day the account was opened and has the required direct deposit of \$500/month and is enrolled in e-statements. Only one bonus offer per membership. The bonus may be reported to the IRS as income. Bonus offer may be withdrawn or changed at any time. Valid for new savings accounts opened between 03/1/2022 and 4/1/2022. Federally insured by NCUA. Membership at We Florida Financial is open to individuals who live or work in select counties from Key West to Jacksonville. Minimum balance required to open a savings account is \$5. Members must maintain a savings account with a minimum of \$5 for the duration of their membership.

**Already a Member? You can still join the celebration!**

Who couldn't use a few extra Benjamins on us? You could win \$700 when you open a NEW business or personal checking account, set up a qualified direct deposit and enroll in E-statements. Use the code #WeAre70.



PLUS, Enjoy these additional benefits of membership including:

- Online Access
- Mobile App
- Courtesy Pay
- Account Debit Card
- Share Branching
- And More

**Apply Now!**

**[WeFloridaFinancial.com/celebrating-70](https://www.WeFloridaFinancial.com/celebrating-70)**

Disclaimer: \* The \$700 bonus drawing is open to We Florida Financial members who follow the Entry Rules for one or more of the seven chances to win. To be eligible, members with a new business or personal checking account, qualified \$500/monthly direct deposit, and enrollment in E-statements will be entered into the drawing closest to the 1st day of the month following the 90th day the account was opened. The account must be in good standing to be entered into the drawing. The bonus may be reported to the IRS as income. Bonus offer may be withdrawn or changed at any time. Valid for new checking accounts opened between 03/1/2022 and 9/1/2022

Contest is open to We Florida Financial members who follow the Entry Rules for one or more of the seven chances to win. Entrants must be U.S. residents in any of the fifty (50) United States or the District of Columbia, and who are 18 years old as of their date of entry in this promotion in order to qualify. Membership is open to individuals who live and work in select counties from Key West to Jacksonville. Members must maintain a savings account with a minimum balance of \$5 for the duration of their membership. No purchase necessary. See Credit Union for complete rules or visit [www.WeFloridaFinancial.com](https://www.WeFloridaFinancial.com). Encore checking accounts are not eligible.

# 8 Myths About Credit Unions

I was today  
years old when I  
realized I should  
switch to a  
Credit Union



## **Myth #1: You must meet strict eligibility requirements.**

**Fact:** Joining We Florida Financial is a lot easier than you may think! If you live or work in 46 Florida counties, or if you're a family member of a current member, you're invited to join. How much does it cost to join? There is no fee! Simply open your savings account with a minimum \$5 deposit. As long as your \$5 stays on deposit, you're eligible to benefit from any Credit Union service.

## **Myth #2: Getting to the ATM is difficult because my branch isn't nearby.**

**Fact:** Availability is not an issue. We have branches and ATMs throughout Florida ready to assist in all of your financial needs. Members also receive free transactions at Publix Presto! ATMs. If there is not a branch in your area, we also offer a network of Shared Branch Locations in all 50 states for your convenience.

## **Myth #3: Changing my banking from a traditional bank to a credit union will be a hassle.**

**Fact:** Not only do we offer the same services as banks, we make switching easy with ClickSWITCH - A complimentary, automated account switching solution that makes it easy for you to quickly and securely switch your recurring direct deposits and automatic payments from your previous financial institution account to your new financial institution account.

## **Myth #4: With all the fancy advertising, banks must have more money than credit unions.**

**Fact:** Credit unions rely on the community for marketing. The money saved is rolled back into services for members or distributed back to members as dividends.

## **Myth #5: Credit unions don't offer reward programs.**

**Fact:** Many credit unions offer reward programs on credit and debit cards.

With our DreamMore Rewards Card, every purchase earns points, which can be used for a variety of services, merchandise, experiences and can even be turned into cash. We support your dreams, no matter how substantial. Whether working toward your goals, helping your community or treating yourself to something extra special, you're all set – so get dreaming.

## **Myth #6: Credit unions are just like banks.**

**Fact:** Credit unions are not just like banks. Members own a piece of the organization and own a vote in determining how the credit union is managed. Credit unions also return all earnings back to members with their low fees and great dividend rates.

## **Myth #7: Credit unions are not regulated.**

**Fact:** Credit unions are held to the same laws and regulations as banks. In fact, credit unions face more restrictions on the investments and loans they make.

We are federally insured by NCUA – this guarantees that you'll receive the money that you're entitled to from your deposit account if your credit union goes under.

## **Myth #8: Credit unions are good places to save money, but that's about it.**

**Fact:** Credit unions offer consumer loans, debit and credit card services, online banking and bill pay, checking accounts, retirement investments, mortgages, car loans and more. They are a great place to take care of all your banking needs.



## 2022 Annual Meeting Notice

Join us to learn about our activities and performance in 2021 and exciting plans for the future!

SAVE THE DATE:

**Wednesday, May 4th @ 5pm**

This year we are going virtual. Zoom link to come.



## April 30th is National Adopt A Shelter Pet Day!



We'd like to throw it back to the 2022 VCA Walk for the Animals hosted by the Humane Society of Broward!



It was such an amazing event to raise awareness & funds for the shelter. We can't wait for next year!



**WeFloridaFinancial.com | 954.745.2400**

Membership is required. Membership is open to individuals located in 46 Florida counties. Members must open and maintain a savings account with a minimum balance of \$5 for the duration of their membership.

*Federally insured by NCUA*

