

We Got This.

December 2025

Celebrate the Holidays with Extra Cash



Wouldn't a little extra cash this time of year make everything easier? Apply for a Holiday Loan and borrow up to \$2,500 for holiday travel, gifts...or treat yourself!

Don't pile up high-rate credit card charges that can take forever to pay off! Borrow up to \$2,500 and repay it conveniently over time. What better way to handle the expenses of the season than with a low-cost holiday loan from us?

Don't wait! Holiday loans are only available until January 31, 2026.



Apply Now

We are proud to be recognized by Forbes on its 2025 list of America's best in-state credit unions.

To our members, we thank you for placing your trust in us and for recommending your credit union to friends and family. Best wishes for a happy holiday season and a joyful year ahead.

Forbes
2025
AMERICA'S
**BEST CREDIT UNIONS
IN EACH STATE**

THANK
YOU

Do you own or rent your home? Leverage your Home's Equity with a Home Improvement HELOC!

Tap into your home's equity to fund what matters most. Whether it's a dream renovation, paying for tuition, or consolidating debt, a home equity line of credit (HELOC) gives you unmatched financial flexibility.

With competitive rates and a simple online application process, achieving your vision has never been easier. Borrow only what you need, when you need it, and enjoy the freedom to take control of your goals.



LEARN MORE



Margate Financial Center Is Relocating

We will be relocating the Margate Financial Center to the Coral Landings III shopping center in early January, 2026.

The new address will be:
3440 NW 62nd Avenue, Margate, FL 33063

We look forward to serving you in the new location in the coming months!

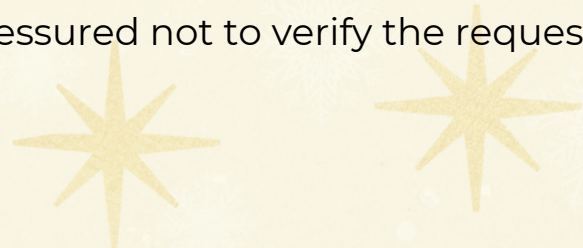
Wire Fraud Is on the Rise. Don't Be the Next Victim.



Fraudsters are using emails, phone calls, and text messages to trick individuals and businesses into sending wire transfers. Once a wire is sent, it's nearly impossible to recover.

Common Red Flags:

- You're told to send money urgently or secretly.
- Payment instructions suddenly change, even from someone you trust.
- You're pressured not to verify the request.



Protect Yourself in 3 Steps:

- **STOP** – Don't rush. Pause and review the request carefully.
- **VERIFY** – Do not call, text, or email the contact information provided. Instead, contact the requester using a known, trusted phone number or in-person.
- **PROTECT** – If anything seems suspicious, call us immediately before sending the wire. Never wire funds relying solely on email instructions.

If you've received a wire transfer request and something doesn't seem right, call us at 954-745-2400 before proceeding. We're here to help you recognize and avoid scams.

Holiday Travel Plans? Take Your CU with You!

Don't let the rush of the holidays get you frazzled. If you need access to your account, credit union shared branches are closer than you think. To find the nearest branch:

- * Visit www.ss4cu.com and click on **Find a Branch**
- * Download the CO-OP Shared Branch app
- * Call 888-748-3266
- * Text a Zip Code to **91989** to find nearby Shared Branch Locations



Misplaced Your Debit Card? Don't Stress!

You can freeze your card instantly with just a tap in the app.

Select: **Manage > My Debit & Credit Cards > Temporarily Block / Unblock Card**

Take your time to look for your card...your money stays protected until you're ready to unfreeze it.

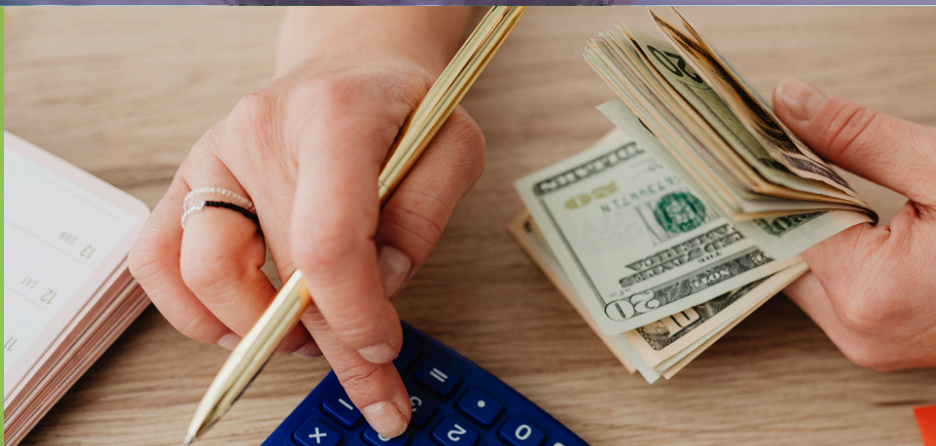




We've partnered with GreenPath, a national non-profit committed to improving quality of life through financial wellness. No matter where you are on the journey to financial wellness, the financial experts at GreenPath can help you to take control of your financial future.

Managing Finances After a Government Shutdown

Whether your income was directly affected by the shutdown, or you're simply trying to get back on solid ground, now is a good time to regroup, rebuild, and create a plan for financial recovery for the months ahead. [Learn more >>](#)



December Webinar

Join our partners at GreenPath for a free webinar to discuss the growing threat of identity theft and scams. With real-life examples and practical advice, this session will help you understand how these crimes happen, what to watch for, and how to protect yourself and your loved ones. [Register >>](#)

Learning Lab+ Behavioral Economics

Why do you handle money the way you do? Behavioral Economics helps you understand how you approach financial decisions and make everyday money choices. When you understand how you handle money, you feel more in control. [Learn more >>](#)



Start Your Financial Wellness Journey

Call GreenPath: 877-337-3399

Visit [GreenPath.com/WeFloridaFinancial](https://www.GreenPath.com/WeFloridaFinancial)

Now Is the Time to Plan for Year-end!

Year-end planning is an important task that helps your retirement plan stay on track. There are several aspects of your plan that you should discuss with your financial professional, and you should do it now, before you get busy with the holidays and other end-of-the-year responsibilities.



Any milestone or change during this year could impact your financial strategy, so use your financial professional as a sounding board to help you navigate how best to move forward.

Getting started is as easy as scheduling your appointment. Use the QR code or [click here](#) to schedule with your We Florida Financial dedicated investment advisor, Alexander Forster.



Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. We Florida Financial and We Florida Investments & Retirement **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using We Florida Investments & Retirement, and are employees of LPL. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, We Florida Financial or We Florida Investments & Retirement. Securities and insurance offered through LPL or its affiliates are:

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