



We Got This.

February 2026

Hurricane Melissa Relief

Thank you!



We Florida Financial proudly supported relief efforts for victims of Hurricane Melissa in Jamaica and Haiti. Branches served as collection points for nonperishable donations, which were distributed by Food For the Poor to ensure help reached those who need it most. Your generosity has made a real difference. Thank you to everyone who contributed!

We Florida Financial Supports Jamaican Credit Union Employees Impacted by Hurricane Melissa



Left to right: Oliver Mair, Consul General of Jamaica for Southeastern USA (Miami based); Wayne Martin, Director of Financial Center Operations & Sales, We Florida Financial; Judith M. James, Board Director, We Florida Financial; Mary Ann LaRock, Chair, Board of Directors, We Florida Financial; William Spearman, President/CEO, We Florida Financial.

We Florida Financial donated \$10,000 to support 127 Jamaican credit union employees who were significantly impacted by Hurricane Melissa. Beneficiaries were identified with the assistance of the Jamaica Co-operative Credit Union League (JCCUL), with coordination support from the Office of the Consul General. We Florida Financial serves several thousand members from Jamaica, and the donation reflects the credit union's strong ties to the Jamaican community.

Refresh, Renew, and Save: Upgrade Your Home this Year

If you have home improvement projects in mind, use your We Florida Financial membership to your advantage. A home equity line of credit (HELOC) is a smart way to pay for home improvements while keeping your monthly budget manageable.

A HELOC lets you tap into the equity you have built in your home and access funds as you need them, rather than taking one large lump-sum loan.

You can pay back your HELOC gradually through monthly payments, and can always choose to pay more than scheduled. This flexibility makes it easier to take on projects that will add to your home's value, such as a new roof or impact windows, without straining your budget.

What's on your home improvement wish list? Call us at 954-745-2400 to find out how much you can borrow.

[Learn More](#)



Check Your Score. You're Invited to Financial Empowerment for Seniors.



Did you know that in 2023 alone, older adults lost \$3.4 billion due to financial scams, fraud, and exploitation?

We Florida Financial is proud to partner with Wayne State University's Institute of Gerontology to offer members a completely free and anonymous online Financial Vulnerability Assessment.

The free, 15-minute survey is endorsed nationally by the AARP and the State of Michigan, and built by Dr. Peter Lichtenberg, one of the country's leading experts in the prevention of financial exploitation in older adults.

By completing the survey, you gain access to free, tailored:

- Resources for scam victims
- Education to spot scams
- Coaching from WSU's Gerontology team
- Live-one-to-one human support and coaching via telephone and Zoom, from Wayne State University's social workers and clinical psychologists

Protect yourself today by assessing and empowering with the acclaimed Financial Vulnerability Assessment.

[**Learn More**](#)

When you take the online assessment, results are immediate and anonymous. Do not put your name anywhere. Your personal score will NOT be shared with any third parties, but it will provide you with key insights into your own financial decision making abilities.



REMINDER:

ALL BRANCHES WILL BE CLOSED ON
MONDAY, FEBRUARY 16 IN HONOR OF

PRESIDENTS' DAY

**COMING
SOON**



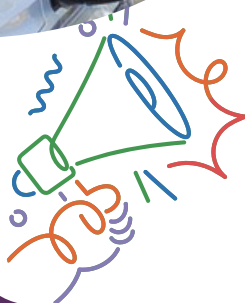
Our Margate Financial Center Is Relocating!

We will soon be re-locating the Margate
Financial Center to the Coral Landings III
shopping center.

The new address will be:

3440 NW 62nd Avenue, Margate, FL 33063

We look forward to serving you in the new
location when it opens!



Spring Car Shopping Tips

Springtime is peak car buying season. If you're ready to find your next ride, follow these tips before you start shopping, then buy with confidence:

- Shop for a vehicle that fits your finances. Stay in control of your budget by getting your auto loan preapproved before you start car shopping. With your preapproval in hand, you'll know your interest rate, maximum loan amount, and estimated monthly payment in advance.
- Strengthen your negotiating power at the dealership by walking in as a cash buyer, backed by financing from your credit union. This allows you to focus on the right sale price and value for your trade.
- If you prefer to avoid the dealership entirely or already know the vehicle you want, We Florida Financial members get free auto buying and selling assistance from Auto Advisors!



Effortless Access, Anytime: Secure Banking on Your Schedule



Mobile App

Your credit union is in the palm of your hand! Check balances, transfer funds, schedule bill payments and more. Search **We Florida Financial** in your phone's app store.

Credit Card

Get the ultimate in purchasing power with a We Florida Financial credit card. From building credit to being rewarded for your day-to-day purchases, your credit union has a card for you.

Online Banking

Manage your money effortlessly with online banking. You can send us a secure message, order checks, and set up account alerts. Assign custom categories to your expenses to make tax time easier!

Open for Business!

No matter what stage your business is in, We Florida Financial is here to help you with flexible and affordable business accounts.

From day-to-day cash flow to long-term growth, We Florida Financial business checking accounts come with a business debit card, free online banking with bill pay, mobile check deposit and secure e-Statements.

Additional business accounts include business savings, business money market, business CDs and merchant services.



Ready to manage your business finances conveniently and affordably? Open an account online or call us at 954-745-2400.

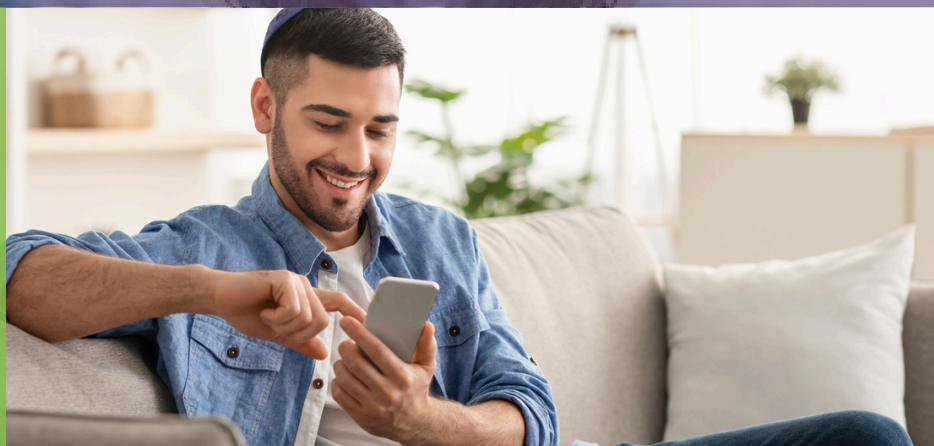
[Learn More](#)



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.

Build Your 2026 Money Team: The People (and Tools) that Improve Your Finances

Managing money isn't just about math. With prices still high and interest rates making debt harder to shake, it's no surprise managing money alone feels exhausting. [Learn more >>](#)



Webinar: Gaining Control of Your Spending

Ready to take control of your spending? Join our partners at GreenPath for a free webinar to learn how! Explore the main influences on spending and how behavioral economics impacts daily choices. Walk away with practical insights and tips to manage your spending and reach your goals. [Register >>](#)



Fè pwochen etap nan vwayaj ou, pou byennèt finansye ou

Pwogram sante finansyè nou an, gen konsèy finansye gratis nan men patnè nou yo ki nan GreenPath Financial Wellness. Nou la pou nou ede w pran kontwòl lavi finansyè ou. Rele GreenPath nan 877-337-3399. GreenPath gen tradiktè ki ka pale avè w an kreyòl.



Start Your Financial Wellness Journey

Call GreenPath: 877-337-3399

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

Your IRA and 401(k)

When you participate in a 401(k) at work, in most cases, you can still invest in an IRA. By doing both, you can help boost your savings for the future and reduce your taxable income.

There are, however, contribution limits, so talk with your financial professional about how you might want to divvy up money into each plan.

Need help? Schedule a financial review with your We Florida Financial dedicated investment advisor, Alexander Forster. Use the QR code or [click here](#) to schedule.



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:

NOT INSURED BY NCUA OR ANY OTHER GOVERNMENT AGENCY	NOT CREDIT UNION GUARANTEED	NOT CREDIT UNION DEPOSITS OR OBLIGATIONS	MAY LOSE VALUE
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