

We Got This.

January 2025

YOUR 2025 FINANCIAL FRESH START



The new year is the perfect time to set—and stick to—your financial resolutions. Whether you're saving for a vacation, tackling debt, or planning for retirement, we are here to help make your goals achievable and stress-free. From secondary Savings Accounts to Personal Loans and IRAs, we have the tools to help you succeed. Ready to make 2025 your best financial year yet? Check out our latest blog for tips and inspiration to turn your resolutions into reality!

[Read More](#)

HELOC LOANS



Your home can do more than provide a roof over your head—it can unlock opportunities! A Home Equity Line of Credit (HELOC) from We Florida Financial lets you tap into your home's equity to fund what matters most. Whether it's a dream renovation, paying for education, consolidating debt, or covering unexpected expenses, a HELOC gives you the financial flexibility you need.

With competitive rates and a simple application process, accessing your home's potential has never been easier. Borrow only what you need, when you need it, and enjoy the freedom to take control of your financial goals.

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We Florida Financial

Nominations for the Board of Directors

There are three expiring Board of Directors positions to be filled by election at the next We Florida Financial annual meeting to be held on May 7th, 2025. The election process stipulated in the bylaws directs that “When there is only one nominee for each position to be filled, the election for Board members will not be conducted by ballot and there will be no nominations from the floor.” The Nominating Committee of the Board, in accordance with our bylaws, has submitted its list of candidates for election to the Board of Directors. The following are qualification and biographical data for the candidates nominated by the Nominating Committee:

Candidate's Name: Mary Ann LaRock

Candidate's Name: Mack MacVicar

Candidate's Name: Ed Verret

Nominations for board seats may also be made by petition signed by at least one percent (1%) of We Florida Financial members (approximately 415 signatures). Members interested in becoming candidates through the petition process should:

1. Request a Board application package from: Sonda Welch, Executive Assistant, 954-745-2314.
2. Complete the application, nominee certification and biographical data.
3. Obtain the required number of petition signatures.
4. Return the completed application package and petition to Sonda Welch, Executive Assistant, via email to swelch@wefloridafinancial.com or by mail/courier service to Sonda Welch, Executive Assistant, We Florida Financial, 9560 Pines Blvd, Pembroke Pines, FL 33024. The application and petition must be returned to We Florida Financial by March 7th, 2025.

Mary Ann LaRock

EDUCATION:

- University of Miami - M.B.A. Finance

BOARD OR COMMITTEE EXPERIENCE:

- Board Member since 1993
- Board Chair
- Board Treasurer of We Give Back Foundation
- City Services Group (CSG) Board of Managers- Chair

EMPLOYMENT:

- Retired

OTHER WORK EXPERIENCE:

- Approximately 20 year career in Financial Institutions (numerous banks) and American Express with positions including VP Consumer Credit Policy, VP Financial Analysis and Accounting and VP Internal Control and Re-engineering

OTHER VOLUNTEER ACTIVITIES:

- Past President, Secretary & Treasurer - P.E.O. Women's Organization
- Various Board Positions for PTA Organization Suzuki Association of South Florida

REASONS FOR SERVING:

I would like to continue to serve our credit union members and our community through my leadership involvement with We Florida Financial and the We Give Back Foundation and further the mission of “people helping people” by providing member focused financial education along with affordable and relevant products.

Nominations for the Board of Directors, CONT

Mack MacVicar

EDUCATION:

- Rensselaer Polytechnic Institute – B.A. in Management Engineering
- Wayne State University – M.B.A. in Management

BOARD OR COMMITTEE EXPERIENCE:

We Florida Financial various positions including:

- Supervisory Committee, April 2007 through April 2009 including Chairperson, January 2008 through April 2009
- Director: April, 2009 to present.

EMPLOYMENT:

- Retired

OTHER WORK EXPERIENCE:

- Operations Management positions with AT&T for 39 years with a variety of line and staff assignments including budgeting, training and computerization conversions prior to retiring.
- Tropical Financial Credit Union – Director, 1992 through 2007
- Taught Operations Management at Wayne State University, Florida Atlantic University and University of Miami over a 32 year period of time.

OTHER VOLUNTEER ACTIVITIES:

Director, Secretary and Marketing Manager for Andrea MacVicar Ministries, Inc and Inspiration Press, Inc. These are both non-profit organizations.

REASONS FOR SERVING:

I very much believe in the credit union movement and what it represents. I have worked to represent our members' desires for a secure, progressive organization based upon sound financial principles and ethical behavior. I will continue to work toward these objectives if reelected.

Ed Verret

EDUCATION:

- Finance BSBA
- MBA International Business

BOARD OR COMMITTEE EXPERIENCE:

- Finance Committee

EMPLOYMENT:

- Head of the Americas for DHL Corporate Real Estate Commercial

OTHER WORK EXPERIENCE:

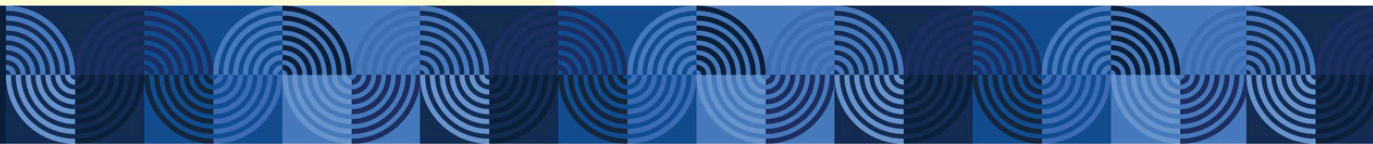
- Corporate Real Estate
- Finance
- Compliance
- Customer Service
- People Leadership

OTHER VOLUNTEER ACTIVITIES:

- Riverwalk Fort Lauderdale Board Member

REASONS FOR SERVING:

Desire to promote and grow We Florida Financial, ensuring viable options for those in need of financial services.



WEBSITE UPDATES

Phone Number To Reset Your Debit Card Pin

DEBIT & CREDIT CARDS



📞 LOST, STOLEN OR FRAUD - 866-820-5864

📞 DEBIT PIN - 866-985-2273

📞 ALL SERVICES - 866-820-5864

We've made resetting your debit card PIN easier than ever! You can now find a dedicated phone number on our website for quick and convenient PIN resets. No need to visit a financial center—just call, follow the prompts, and you're all set.



Upgrade Your Ride For **2025!** With A Car Loan

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EARLY CD WITHDRAWAL

1

Accounts ▾

Send/Receive \$ ▾

- Deposit Check
- Send/Receive Money with Zelle® - Fastest!
- Transfer Between Accounts
- Send A Wire Transfer
- Schedule Bill Payments
- Pay Loan Here Using External Account
- Cash Advance from Credit Card
- CD Withdrawal**

Get Loan ▾

Services ▾

Manage ▾

Tools ▾

2

CD Withdrawal

Need to make an unexpected withdrawal from a CD, prior to the CD maturity? Request it here. If relevant, we will calculate any applicable penalty fees and let you know before processing.

- Select CD -
Select an Account

Amount to Withdraw (\$)
Enter number here

- Transfer Into Savings - OR
Select an Account

- Transfer into Checking
Select an Account

Submit

Cancel

Exciting news for our members! We Florida Financial now offers the flexibility of early Certificate of Deposit (CD) withdrawals, with applicable fees. This feature provides an option for those unexpected moments when you need access to your funds sooner than planned.