



We Got This.

January 2026

A Fresh Start for the New Year: Simplify Your Debt

If the holidays left your wallet feeling stretched, you're not alone. Gifts, travel, and celebrations mean balances which can add up fast. January is the perfect time to simplify your finances!

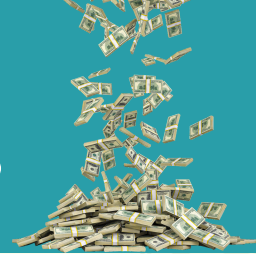
A personal loan from We Florida Financial lets you combine balances from high-interest credit cards into one manageable monthly payment, often with a lower rate than you're paying now. That means less stress, fewer bills, and a clear path to paying down your debt.

- One predictable monthly payment
- Potentially lower interest rate
- Flexible terms that fit your budget
- A fresh financial start for the new year



We're here to help you move forward with confidence. [Apply Online](#) and take control of your finances today.

Start the New Year Strong: Build Smart Financial Habits for 2026



The new year is an opportunity to take charge of your financial well-being. Whether your goal is to save more, strengthen your financial security, or build better credit, small steps taken now can lead to lasting results.



Start a Savings Plan That Works for You

Even a modest savings plan can make a meaningful difference. Set your goal, then automate your savings by scheduling transfers from your checking to your savings account each payday. Consistency helps your balance grow without effort, while making saving a natural part of your routine.



Safeguard Your Finances

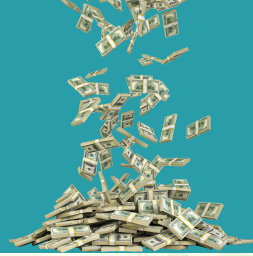
Digital convenience brings greater responsibility for financial security. Set up account alerts, use strong passwords, and monitor accounts for unusual activity. Take advantage of features like card controls and text notifications to stay informed real-time.

Ultra Checking, Fabulous 50+ and Prime Personal Checking accounts automatically include the We Protect identity theft protection benefit at no charge. Other accounts may manually add this benefit for a monthly charge. To manually add this benefit to other accounts, submit a secure request through Online Banking.

CONTINUED



Start the New Year Strong: Build Smart Financial Habits for 2026



Build and Maintain Good Credit

Your credit score influences more than borrowing; it even affects your insurance rates and job prospects. Pay bills on time and keep credit card balances low compared to your limits. If you're building or rebuilding credit, consider secured or low-limit accounts to demonstrate consistent, responsible use. Check your credit report annually to track progress and correct any errors.

As the year begins, focus on financial habits that align with your long-term goals. As your credit union, we are here to help with tools, guidance, and personalized service that makes it easy to stay on track.



Our Margate Financial Center Is Relocating!

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



Effortless Access, Anytime: Secure Banking on Your Schedule



Mobile Deposit

Deposit checks directly from your phone! Mobile deposit is secure, convenient, and available around the clock. To enroll in mobile deposit, log in to the We Florida Financial mobile app; in the app menu select **Send/Receive \$** then select **Deposit Check**.

e-Statements

e-Statements are the secure way to receive your monthly statement. Your statement is delivered to you via online banking, where you can view or download your statement. To enroll in e-Statements, log in to online banking and select **Accounts > e-Statements**.

Debit Card

Whether you're shopping, traveling, or paying monthly bills, your We Florida Financial debit card delivers easy access and peace of mind for your financial life. All personal checking accounts come with a free debit/ATM card that can be used at any We Florida Financial ATM as well as the Publix Presto! ATM network across the southeast US.



Holiday Closing



**We will be closed on
Monday, January 19th 2026
in observance of
Martin Luther King Jr. Day.**

Online and mobile banking
are available 24/7.

We Make Life...More Resilient

Our guest blogger, Mommy Money, shares her experience raising three money-smart young adults.

From basic money management to unexpected challenges that are inevitable as a twenty-something, she offers tips to establish a good financial foundation for your kids.

- Needs vs. wants
- Paying bills
- Beginning budgeting

[READ MORE](#)



Nominations for the Board of Directors

There are two expiring Board of Directors positions to be filled by election at the next We Florida Financial annual meeting to be held on May 6th, 2026. 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 for 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: Beatriz Dale

Candidate's Name: Judith M. James

Nominations for board seats may also be made by petition signed by at least one percent (1%) of We Florida Financial members (approximately 390 signatures). Members interested in becoming candidates through the petition process should:

1. Request a Board application package from Sonda Welch, Executive Assistant, **swelch@wefloridafinancial.com**.
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 the We Florida Financial by February 15th, 2026.

Beatriz Dale

EDUCATION:

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

BOARD OR COMMITTEE

EXPERIENCE:

- Board Director - May, 2022, to present
- Associate Board Director – January, 2021, to April, 2022
- Supervisory Committee – Feb. to Dec., 2019
- Currently on ALCO, Audit, and Finance Committees

EMPLOYMENT:

- Retired

OTHER WORK EXPERIENCE:

- American Express Company 38-year career.
 - Positions included Controller & VP
- Planning/Financial Analysis - Latin America Division, CFO- Mexico Subsidiary, and Ombudsperson- Americas.

OTHER VOLUNTEER

ACTIVITIES:

- Member and volunteer at my church for 45 years.
- Volunteer at Nova Southeastern Art Museum Fort Lauderdale- Docent training, and certified, since June, 2025.

REASONS FOR SERVING:

I would like to continue to serve on the board of We Florida Financial in support of our members and the community we live in. I believe in the mission and goals of our Credit Union, and will strive to achieve world-class member services and products, increased member growth, improved efficiencies, and strong financial viability.

Judith M. James

EDUCATION:

- NSA - M.B.A. Supra Cum laude
- McMaster University - B.Sc. Honors Biochemistry Magna Cum Laude

BOARD OR COMMITTEE

EXPERIENCE:

- Board Director - May, 2023, to present
- Associate Board Director – August, 2022, to April, 2023

EMPLOYMENT:

- Retired - Partially
- DHL - Consultant

OTHER WORK EXPERIENCE:

- Chief of Staff - DHL
- Director of Global Real Estate - American Express
- Director Enterprise Risk - American Express
- Manager Training and Development - American Express
- Senior Project Manager - SunTrust

OTHER VOLUNTEER

ACTIVITIES:

- Friends of Good Shephard for 20 years
- Volunteer at my place of worship for numerous years and various capacities
- Liaison for the Corp United Way (Scotia Bank)
- Liaison for Habitat for Humanity (ATT)

REASONS FOR SERVING:

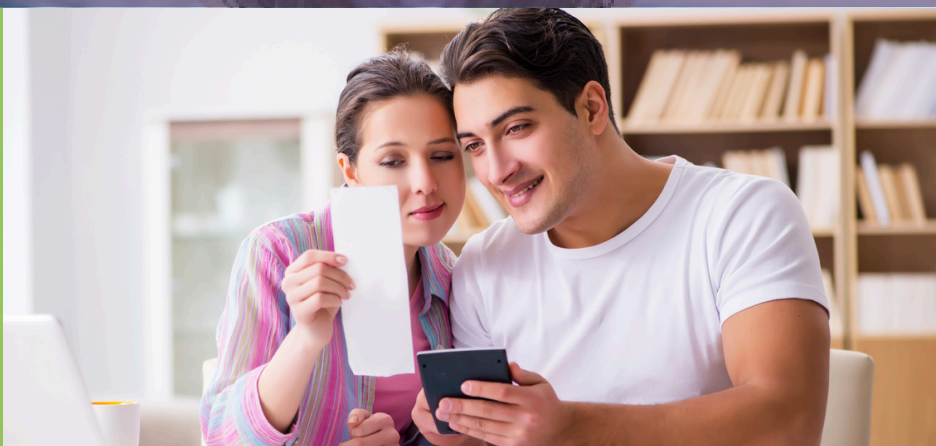
As a member of CCU/WeFF for 25 years, I have been the benefactor of numerous services. It is time for me to give back! Having been an Associate Director, I am confident my values align with the WeFF pillars and the knowledge/skills I have acquired over that past 30 years in innovative state of the state services available to ALL.



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.

Debt Management Programs and Your Credit: What to Expect

GreenPath's Debt Management Program is designed to simplify your payments, lower your interest rates, and give you a clear path to becoming debt-free—without navigating it alone. [Learn more >>](#)



Webinar: Setting & Reaching Financial Goals

Setting financial goals is one thing, reaching them is another! Join our partners at GreenPath for a free webinar January 21 at 3PM Eastern to learn how to set realistic and achievable financial goals, and how to be prepared for what may attempt to derail your progress. [Register >>](#)

Do This, Not That: Plan Your 2026 Finances with Ease

Financial wellness does not have to mean strict spreadsheets. It is about taking small, actionable steps to 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)

How Did 2025 Change Your Financial Goals?

The New Year is often a time to reflect on the past year. Almost any change you experienced, no matter how insignificant it may seem, could have an impact on your financial strategy for retirement.



For instance:

- Did you change jobs or get a promotion?
- Did you move or downsize?
- Was your health impacted in any way?
- Did you remove your adult child from health insurance coverage?
- Did you have many unexpected financial emergencies?

You may need to adapt your financial strategy to address any changes. Schedule your New Year financial review with your We Florida Financial dedicated investment advisor, Alexander Forster. Use the QR code or [click here](#) to schedule.



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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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