



We Got This.



July 2026

Hats off to Heroes!

For those who serve & protect, get rewarded with 0.25% off your loan rate with the Heroes Discount.

- Eligible Heroes include active public law enforcement, fire department, paramedics, EMT, and healthcare workers; active duty, reservists, and retired service members (military, National Guard, and veterans)
- Heroes discount is available on personal loans, auto loans, motorcycle loans, recreational vehicle loans and boat loans.*
- Must provide proof of ID when applying
- No application fees

When you're ready to apply for your next loan, request your Heroes Discount from your loan representative or from the online loan application.

[Learn More](#)



*Excludes boat loans over \$150,000. Verification of employment and job title/position may be confirmed with current paystub, badge, certification or with employer. Other rate discounts may apply. Will not finance below floor rate. As of 5/20/2026, the floor rate is 4.69%. We Florida Financial standard underwriting guidelines apply. Loan cannot be for business purposes. Offer and rates may change at any time.



Financial Readiness for Hurricane Season Starts Now

With hurricane season upon us, now is a good time to organize and protect your finances - before a storm is on the radar. Follow these hurricane season tips:

- Download the [We Florida Financial mobile app](#) to make sure you can access account information, transfer funds, and pay bills from anywhere.
- [Sign up for e-Statements](#) to avoid disruption from a delay in mail delivery.
- Plan to withdraw emergency cash ahead of a storm. If the power is out, merchants may not be able to process debit or credit card transactions.
- Set up recurring bills - such as utilities - on automatic payment from Online Banking (select Send/Receive \$ > Schedule Bill Payment).

Beyond banking transactions, it's smart to gather copies of important documents and review your insurance coverage. If you have a vehicle, storm prep should include both physical and financial readiness. That means knowing where you'll park your vehicle during a storm, and planning for possible repairs or temporary transportation needs afterwards.

Start planning now, and you'll have peace of mind before the first storm warning.



Adventure Awaits: Explore on Two Wheels or Four



If you're dreaming of life on the open road, We Florida Financial can help you finance a ride that fits your lifestyle.

Whether you're shopping for an RV, motorcycle, or another recreational vehicle, financing can help you spread the cost over time instead of paying all at once. That can make it easier to choose the model, features, and payment that work for your budget, while keeping your savings available for travel, gear, or unexpected expenses..

Get pre-approved before you start shopping. You'll have a clearer picture of your price range and can shop with confidence.



Independence Day Closures

All We Florida Financial branches will be **closed on Friday, July 3 and Saturday, July 4** in observance of the Independence Day holiday. Online and mobile banking are available 24/7.

We will resume normal business hours on Monday, July 6.



Effortless Access, Anytime: Secure Banking on Your Schedule



Credit Cards for Everyone

Which credit card is right for you? Earn rewards, build your credit, and enjoy a low interest rate. Experience purchasing power in every tap or swipe. [Learn more >>](#)

Live Chat

Get account-specific support without interrupting your day. Start a chat during business hours from the bubble in the lower right of any wefloridafinancial.com page.

Branch Appointments

Save time and skip the line by scheduling an appointment where and when it's convenient for you. Visit our [locations page](#) and click the **Schedule** button for the branch you'd like to visit.

TEXT FEATURES

TEXT 954-745-2400

NEW ACCOUNT

ROUTING

BALANCE

OPEN

LOCKOUT

PAYMENT

ESTATEMENTS



You can now use SMS texting triggers to access various services without visiting a branch. It's as simple as sending a text message to our designated number, and you'll be able to manage your accounts, make inquiries, and more - right from your phone.

To get started, just text any of the above keywords to 954-745-2400 and follow the prompts.

It's fast, convenient, and secure, so you can handle your banking needs anytime, anywhere. We're committed to making your financial journey as smooth as possible, and these SMS triggers will help you save time and effort.

Four Signs of a Scam



The FTC received more than 1 million reports about imposter scams in 2025. Imposter scams occur when a fraudster pretends to be someone you trust – tech support, a government official, a well-known business, and even a romantic new friend. You can avoid all these scams by recognizing the common signs.

[Read 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.



Your 5-Minute Insurance Checklist

Insurance is one of those things most people set and forget...until something goes wrong. Life changes faster than policies do, and many people don't realize their insurance costs can quietly increase year over year.

This [quick checklist](#) can help you avoid unexpected costs or paying for what you don't need.



Webinar: Smart Planning for K-12 Costs

Wednesday, July 8, 2026 at 2PM Eastern

A new school year brings excitement—and added expenses. From the first day of elementary school to starting the college conversation, there's a lot to plan for. Join us for practical tips to help you manage back to school costs, prepare for the year ahead, and handle unexpected education expenses with more confidence. [Register >>](#)

Èske w ap panse ak yon prè rapid? Li sa a an premye.

Prè rapid yo sanble yon fason fasil, pou prete lajan anvan pwochen peman ou. Men, souvan yo gen depans kache. Patnè nou yo nan GreenPath Financial Wellness, ofri konsèy finansye gratis, pou ede ou pran desizyon enfòmè sou prè. GreenPath ka bay yon tradiktè, pou pale avè ou an kreyòl. Rele GreenPath nan 877-337-3399.



Start Your Financial Wellness Journey

Call GreenPath: 877-337-3399

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

Advantages of the Florida DROP Program



The **Florida Deferred Retirement Option Program (DROP)** is a retirement option for eligible Florida Retirement System (FRS) Pension Plan employees.

DROP works best for people who plan to keep working for a few more years and want to build a lump sum for retirement.

Advantages of the Florida DROP Program:

- You keep working and earning your regular paycheck
- Your pension money is set aside and grows
- You receive a lump sum when you fully retire

If you would like help confirming your DROP eligibility or to learn more, We Florida Financial's dedicated investment advisor, Alexander Forster, is available to help you with your DROP planning. To schedule a consultation, 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:

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