



We Got This.



June 2026

Resources For All Stages of Home Ownership



Owning a home is one of the biggest financial decisions you can make. Whether you're a renter, an experienced homeowner or ready to buy your first home, We Florida Financial offers free education and one-on-one support. We partner with GreenPath Financial Wellness, whose HUD and NFCC certified counselors are ready to answer your housing questions.

- Planning your finances for homeownership
- Understanding home appraisals and home inspections
- The importance of escrow and insurance
- Rental assistance resources
- Explore your options when you're facing financial hardship
- Reverse mortgage counseling
- Foreclosure prevention and support
- Self-paced LearningLab+ courses to improve your knowledge

You don't need an appointment to speak with a GreenPath counselor. Call GreenPath at **877-337-3399** or **visit [GreenPath online](#)**.



Stress-Free Holidays Start with Smart Savings



Don't get caught off-guard during the holidays. Start saving now and make spending a little less stressful.

A Secondary Savings account is the perfect way to plan holiday expenses, build an emergency fund, or save for next year's vacation. When you set aside a little bit of money at a time, not only is it less of a strain on your budget, but it also builds good habits that you can keep.

A Secondary Savings account is your holiday budget's best friend. Open your account online, then set up automatic recurring monthly or bi-weekly transfers. You'll be surprised how quickly your savings add up!

[Get Started](#)



Trade In and Trade Up: Your Next Vehicle is Closer Than You Think



If your current car won't make it through one more South Florida summer, take advantage of your member benefits and see how easy it is to upgrade your ride.

Auto Advisors can find the best prices on vehicles in your price range and locate them for you, saving you valuable time. You may be able to sell your current vehicle to them, too.

Get preapproved before you start your vehicle search. **Apply online**, even if you haven't decided what you want to drive next. We'll let you know how much you can borrow and give you an idea of the monthly or biweekly payment.

Your next car is just a few clicks away! Why wait? Get started today.

Debit Card: Your Wallet's MVP

From shopping to traveling to 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 and the Publix *Presto!* ATM network across the southeast.

[Find a Publix](#)

For added security, you can manage your debit card directly from the We Florida Financial mobile app (Menu > Manage > My Debit & Credit Cards).

- **Set transaction alerts**
- **Temporarily block/unblock your card**
- **Update your PIN**
- **Request a replacement card**
- **Add a travel notice**
- **Activate a new card**





JUNE 19
JUNETEENTH
freedom day



REMINDER

All branches will be **closed on Friday, June 19** in observance of the Juneteenth holiday.

Online and mobile banking are available 24/7.

No Time to Call? We're Just a Chat Away

When you're in need of account support, live chat is a great option to save you time. Simply look for the Live Human Chat button located on the lower right corner of our web site.

Member support via Live Chat is available during business hours. For account-specific questions, please log into online banking before starting a chat, for secure assistance.



Live Human Chat

Annual Membership Meeting

The credit union's 73rd annual meeting was held via Zoom on Wednesday, May 6, 2026. Board Chair Mary Ann LaRock and CEO William Spearman reflected on 2025 progress and plans for 2026.

Thank you for trusting We Florida Financial to be your partner in every financial milestone in your lives. We look forward to another year of progress, purpose, and people helping people.

[**Read the Annual Report**](#)





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.



Check with GreenPath Before You Apply for a Loan

If you're planning on applying for a loan this year, take advantage of your free member benefit and talk with our partners at GreenPath. They'll help you understand your current credit profile and alert you to any red flags a lender might see. Schedule your free consultation, then apply with confidence!



Webinar: Homebuyer Hacks

Wednesday, June 10, 2026 at 2PM Eastern

Is purchasing a home on your list of financial goals? Let our partners at GreenPath help empower you to navigate the home buying process with confidence. Wherever you are in the process, this webinar will provide you with a roadmap of the steps you will take on your journey to becoming a homeowner. [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)

Are you eligible for the Florida DROP Program?



You may be eligible for the Florida DROP (Deferred Retirement Option Program) if you:

- Are a member of the FRS Pension Plan (not the Investment Plan)
- Are vested
- Have reached your normal retirement eligibility
- Currently work for an FRS-participating employer



If you meet these requirements, DROP allows you to keep working while your pension benefits are set aside to be paid later.

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