

We Got This.

March 2026

We Florida Financial President's Message

Dear Valued Members,

On February 17, 2026, we opened our doors at our re-located Margate branch. The new branch, located at **3440 NW 62nd Avenue, Margate**, is less than 2 miles north of the building we've occupied since 1998.

This move is meaningful to us because it demonstrates how far we've come as an institution. From humble beginnings, we've grown in members, branches, services, and employees. But our true growth is not measured simply in numbers, it's in the lives we've impacted, from building credit by financing a first car to keeping retirement savings safe and growing.

Our most recent milestone was moving our Executive and Operations staff from Margate to Pembroke Pines in 2024. The former Peoples Credit Union headquarters building had the right amount of space for us, as the credit union transitioned employees to remote work during the pandemic.

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WILLIAM SPEARMAN
President/CEO of We Florida Financial

President's Message *(continued)*

After the move, we simply didn't need 128,000 square feet of space - and associated expenses - to run the Margate branch. It's our fiduciary responsibility to you, our members, to keep operating expenses low so that we can continue to offer you the most competitive rates and services. Moving the Margate branch saves the credit union a sizeable amount of money each month, savings which is already being invested in improving the safe and convenient banking experience you expect.

While the new location is smaller, you'll see the same friendly faces you've known from the previous Margate branch. We are confident you'll feel the same warm welcome once you walk through the door. For those of you accustomed to using the drive-up, we invite you to take advantage of mobile deposit to deposit checks, and if you have a loan, to establish automatic loan payments. Our branch and call center staff are happy to help you set up these services.

Finally, we'd like to thank the residents and business community of Margate. You've been our home for nearly three decades and we are incredibly grateful for your support. We look forward to serving you for many years to come in our new Margate location.

Sincerely,
William Spearman
President & CEO

**Save
The
Date**

2026 Annual Meeting

Wednesday, May 6, 2026

5:00 PM Eastern

The 2026 annual meeting will be held via Zoom.

We Florida Financial members may register online.

REGISTER NOW

Put Your Tax Refund to Work!



If you're undecided about what to do with your tax refund, consider your credit union as a safe place to make your money grow.

For just \$100 you can save with a Certificate of Deposit (CD) and earn a competitive interest rate. What's more, you can add to your CD at any time, with just \$50 or more. We Florida Financial CDs are federally insured up to \$250,000, giving you peace of mind that your hard-earned tax refund is safe and growing.

Your tax return represents money you've already earned – so make it count. Whether you're building an emergency fund or saving for a major purchase, your money should work as hard as you do.

Make this year's tax refund the foundation of something bigger for your future.

Open a CD



Spring Travel Plans? There's an ATM Nearby.

Wherever your travels take you this spring, you can get cash when and where you need it. We Florida Financial members can use Publix Presto! ATMs surcharge-free, at nearly 1,400 Publix stores.

[Find a Publix](#)

Protect Your Refund: Stay One Step Ahead of Tax Season Scams

Knowing the warning signs of today's most common tax scams can help you protect yourself, your business, and your refund from falling into the wrong hands. Read our blog for the top tax refund scams we're seeing in 2026.

[Read More](#)



Plant the Seeds for a Bright Future by Saving for Retirement

Saving for retirement has never been more important. Whether retirement is “someday” or just around the corner, We Florida Financial is here to help you every step of the way.

With Traditional IRAs and Roth IRAs, you can start saving with every paycheck or roll over a payout from a job you recently left.

Need help figuring out which account suits your lifestyle and future plans? That’s where we come in. At We Florida Financial, we’re not just here to provide accounts, we’re here to help you build confidence in your financial future. We also recommend consulting a tax advisor to determine what’s best for your situation.

Take the next step by visiting a branch, calling us at 954-745-2400, or scheduling an appointment today!



Far-flung Travels? Shared Branching Saves the Day!

Traveling far from home? Shared Branching provides credit unions with the reach of large banks by sharing their branches. You shouldn't have to worry about having access to your money. Whether by mobile or by branch, you can access your credit union whenever, wherever it's convenient for you!

How to find a shared branch:

- Visit www.ss4cu.com and click on 'Find a Branch'
- Download the CO-OP Shared Branch app
- Call 888-837-6500
- Text a Zip Code to 91989 to find nearby Shared Branch Locations. SB = Shared Branch SBX = Shared Branch express





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.

Making Sense of Medical Debt

Medical bills arrive at the worst possible time—when you or someone you love is already dealing with health issues. Add complex billing systems, unclear insurance coverage, and high out-of-pocket costs, and it's no surprise medical debt has become one of the most common forms of consumer debt in the U.S. [Learn more >>](#)



Webinar: Strategies for Successful Saving

Do your financial goals include saving more money? Whether it's for emergencies or goals, many of us would like to put more money aside every month but struggle to be successful without a strong savings plan. Join us March 4 to learn how to build a savings plan you can be successful with! [Register >>](#)

Fè pwochen etap nan vwayaj ou, pou byennèt finansye ou

Pwogram sante finansye 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 finansye 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)

Do you have a 401(k) with a former employer?

When changing jobs, you have important decisions to make, one of which is what to do with your retirement account with your former employer.

Generally, you have four options:

- Leave the money in your former employer's plan, if permitted.
- Roll over the assets to your new employer's plan, if one is available and rollovers are permitted.
- Roll over to an IRA.
- Cash out the account value.



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.



Before deciding whether to retain assets in an employer sponsored plan or roll over to an IRA an investor should consider various factors including, but not limited to: investment options, fees and expenses, services, withdrawal penalties, protection from creditors and legal judgments, required minimum distributions and possession of employer stock.

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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