

## President's Message



**Lloyd E. Gill**  
President/CEO

We Florida Financial is proud to be your credit union and we stand ready to help you in this uncertain time, dealing with the coronavirus. Making your financial life better has always been our priority and in the midst of this situation that remains our commitment.

We understand that some members have been affected by loss of income and unexpected expenses. In the spirit of "people helping people," we would like to help by offering:

- Deferred loan payments for 60 days:  
[WeFloridaFinancial.com/emergency-extension](https://www.wefloridafinancial.com/emergency-extension)
- Emergency relief loans up to \$2,500 with no payments for 90 days and no processing fees:  
[WeFloridaFinancial.com/emergency-relief](https://www.wefloridafinancial.com/emergency-relief)
- A refund of late fees for members affected by income interruption

Don't forget that we provide convenient online and telephone access to all accounts and loan applications. You can also access your accounts through the We Florida Financial mobile app. As your car buying solution, *We Drive* also stands ready to help you. Call them at 954-691-2277.

We Florida Financial is a safe and strong credit union, serving our members since 1952. We will do everything possible to help members affected by this disease.

If you have questions about COVID-19, the Center for Disease Control (CDC) website [cdc.gov](https://www.cdc.gov) is a good source of accurate information. We are here for you at this moment and in all the better days to come.

## Coronavirus: 5 Tips on How to Stay Financially Healthy

By now, we have all received instructions on how to protect ourselves from the coronavirus (COVID-19). We know that we have to wash our hands, not touch our faces and to keep safe distances. But this disease will affect more than our physical health. As it spreads, it can also wreak havoc on our fiscal condition. Here are some tips on how to stay financially healthy:



- 1. Minimize stress.** With cities adhering to "shelter in place," you may be unable or unwilling to drive to your credit union's physical branches. Take advantage of digital services. Download your credit union's mobile app and with a few clicks, deposit checks, transfer funds, pay bills, send money to family and friends, and more.
- 2. Grow your emergency fund.** Put your tax refund into this fund. Cut back on non-essentials. It might be easy to stay at home and shop on the internet all day, but avoid the temptation.
- 3. Build on your fiscal knowledge.** You might now have time on your hands. Borrow digital books from your library without leaving home. You can also access free educational content from We Florida Financial's partners Consolidated Credit and KOFE (Knowledge of Financial Education), available through the credit union's website.
- 4. Ask for help.** Talk to your credit union or financial institution if you run into problems with the loss of your job or inability to make payments on your loan.
- 5. Stay alert for scams.** Be on the lookout for coronavirus-related scams! The Federal Trade Commission is warning consumers to be wary of phony emails and calls from so-called coronavirus-related companies and charities. Do not give your personal information such as credit card numbers, passwords or PINS to any organization that you do not know. Stay safe!





## ACCESS YOUR ACCOUNTS, ANYTIME, ANYWHERE

Sign up for 24/7 online banking and at any time, you can:

- **Check your balances**
- **Pay bills**
- **Transfer funds**
- **Get alerts**
- **Deposit checks with your smart phone**
- **Sign up for E-statements**
- **Send secure messages to the credit union**



# We are Here to Help...

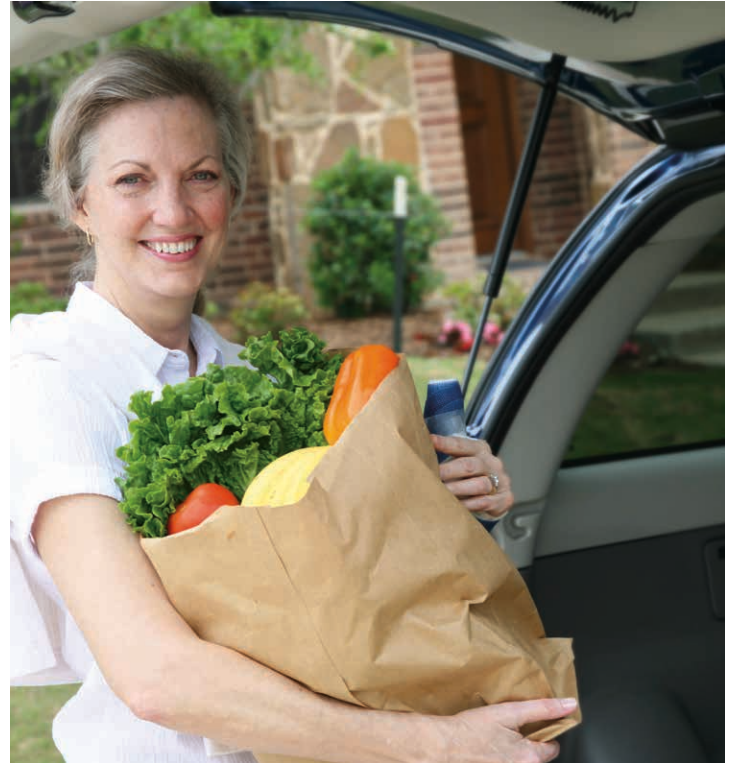
...with mortgage refinancing



With mortgage rates at an all-time low, we stand ready to help you if you need to refinance your home. Please visit us at [WeFloridaFinancial.com/loans/mortgage](http://WeFloridaFinancial.com/loans/mortgage) or call us at 954-745-2400, Option 4.



...with car loan rates from 1.99% APR\*



\*APR = Annual Percentage Rate. The rate quoted is for a well-qualified borrower who has a Premium membership for 10 years and purchases a pre-owned vehicle from the We Drive on-site inventory. Payment Example: Estimated monthly payments on a 60-month auto loan at 1.99% APR = \$17.53 per \$1,000 borrowed. Rates are subject to change. Other rates and terms are available if you apply and qualify. Loans will not be financed below our floor rate. As of 4/1/2020 our floor rate is 1.99%.

## We Drive

**Call us:** 954-691-CARS (2277), Option 4

**E-mail us:** [Info@WeDrive.cars](mailto:Info@WeDrive.cars)

**Visit us:** 1300 South Federal Highway  
Fort Lauderdale, FL 33316

**Learn more:** [WeDrive.cars](http://WeDrive.cars)

We are what we believe in... YOU!



## We've Got You Covered

We Florida Financial participates in the CO-OP Nationwide Shared Branch Network. As a member, you can use over 6,000 participating credit union branch offices in all 50 states to access your accounts.

Provide your We Florida Financial account number along with a valid photo ID and you can:

- Make deposits and withdrawals
- Transfer funds
- Make loan payments
- Get balances
- And more!



For convenient locations, log on to [WeFloridaFinancial.com/locations](http://WeFloridaFinancial.com/locations) and click on Shared Branching.

## 2020 Annual Meeting Scheduled

Come hear about the credit union's activities and accomplishments in 2019 and plans for the future.

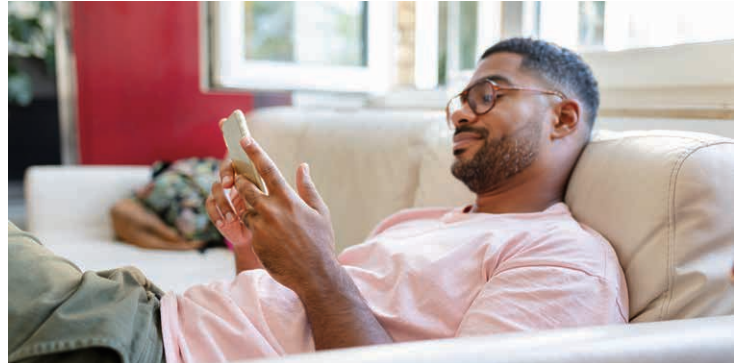
**DATE:** Thursday, May 7, 2020

**PLACE:** Galuppi's  
1103 N. Federal Hwy  
Pompano Beach, FL 33062

**TIME:** Refreshments begin at 5:30 p.m.  
Meeting begins at 6:30 p.m.

**Meeting plans may be affected by the coronavirus crisis. For updates, please check our website at [WeFloridaFinancial.com](http://WeFloridaFinancial.com).**

## With Sprint, You Can Stay in Touch AND Get a \$200 Reward



In these troubling times, communication with friends and loved ones is more important than ever. Your Sprint service can be your link to important social interaction.

As a member, you get \$100 per line on up to two lines when you switch to Sprint on Unlimited Plus or Premium. Plus, \$100 Annual Loyalty Reward. Plus, 25% off select accessories in Sprint Stores. And the Sprint 100% Satisfaction Guarantee.

### Claiming your cash rewards is easy

- Switch to Sprint and mention that you're a credit union member.
- Register at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards)
- Cash rewards will be deposited directly into your credit union account within 8-10 weeks.

### Get rewarded for loyalty

Register now to receive a \$100 loyalty cash reward every year starting one year after registration.



Limited time offers. Activ. Fee: Up to \$30/line. Credit approval req. Cash Reward Offers: Phone lines only w/ 1 line on Unlimited Plus or Unlimited Premium plan. Avail. for eligible credit union members & member employees. \$100/line, max 2 lines. Req. activ. at point of sale. Excl. prepaid & ports made between Sprint or related entities. Limit 1 Sprint Perks Corp ID per acct. No add'l. discounts apply. Loyalty Reward: \$100/acct./yr. when acct. remains active and in good standing each yr. Transfer Reward: Existing Sprint customers who validate or transfer to the Sprint Cash Reward Program are eligible for a \$100/acct./yr. deposit on 12 mo. anniversary. Deposit: Cash Reward issued by CU Solutions Group. Sprint acct. must remain active and in good standing for 31 days to receive Cash Reward. Allow 8-10 wks. for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 10 wks., visit [lovemycreditunion.org/reward-tracker](http://lovemycreditunion.org/reward-tracker). Satisfaction Guarantee: Call us to deactivate & return to place of purch. with complete, undamaged phone/device & receipt w/in 30 days of activ. We'll refund your phone/device cost, svc. charges & activ. fee. Excl. Int'l. usage not incl. in plan, prem. content & 3rd party billing. We'll refund your phone/device cost. Sprint dealer may impose add'l. fees. A \$45 restocking fee may apply. Visit [sprint.com/returns](http://sprint.com/returns). Other Terms: Offer/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Accounts that cancel lines within 30 days of activating on promo pricing may void savings. Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2020 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners.



[WeFloridaFinancial.com](http://WeFloridaFinancial.com) | 954-745-2400

Membership is required. Membership is open to individuals or to businesses located in 46 Florida counties. Members must open and maintain a savings account with a minimum balance of \$5 for the duration of their membership.



Federally insured by NCUA