

Wheels for the Holidays



The 2021 model year vehicles are here. And you deserve one after a tumultuous year. We Florida Financial and We Drive can help you get new wheels with low rates, great terms and special promotions. Unwrap this offer and take advantage of:

- Rates as low as 1.74% APR¹
- No payment for 90 days¹
- PLUS up to \$100 Publix Gift Card²
- Concierge service from We Drive, our car-buying solution
- We Drive's special pricing
- No hidden charges
- Free appraisals

Your special offers await. Call 954.691.CARS or visit us at [WeFloridaFinancial.com/auto-defer](https://www.WeFloridaFinancial.com/auto-defer).

¹APR=Annual Percentage Rate. The rate quoted is for a well-qualified borrower who has a Premium Membership for 10 years and purchases a vehicle through a We Drive participating dealer and finances with We Florida Financial. Payment Example: Estimated monthly payments on a 60-month auto loan at 1.74% APR = \$17.42 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 10/1/2020 our floor rate is 1.74%. During the deferred payment period, interest will continue to accrue on the deferred amount(s) and no late charge or penalty will be assessed. Refer to your GAP Policy for specific terms and conditions on your GAP coverage.

²Between 11/1/2020 and 12/31/2020: Autos purchased from the We Drive onsite inventory and financed through We Florida Financial will receive a \$100 Publix gift card. Autos purchased from the We Drive onsite inventory will receive a \$50 Publix gift card. Cards will be provided at closing with a completed purchase. No cash value. May be reported to the Internal Revenue Service (IRS).

Build and Deck the Halls

Fix up the house with the extension you've always wanted. And finish in time for the upcoming festivities. You can do it easily with a We Florida Financial home equity loan.

With a fixed-rate home equity loan, you can enjoy:

- **Rates as low as 2.99% APR***
- **Fast loan processing**
- **Easy access to funds**
- **Possible tax deductibility** (*consult your tax advisor*)



AND, FOR A LIMITED TIME ONLY, you can decorate to your heart's content with our gift of a **\$250 Visa® gift card**, yours with any fixed-rate home equity loan over \$50,000!*

Call us at 954-745-2400, Option 4 or visit us at: [WeFloridaFinancial.com/loans/home-equity](https://www.WeFloridaFinancial.com/loans/home-equity)

*APR = Annual Percentage Rate. Payment Example: Estimated monthly payments on a 60-month fixed rate home equity loan at 2.99% APR = \$17.97 per \$1,000 borrowed. **Fixed rate home equity loans \$50,000 and higher, funded between 10/1/2020 and 12/31/2020 will receive a \$250 Visa gift card. Cards will be sent via USPS and mailed within 30 days after loan funding date. No cash value. May be reported to the Internal Revenue Service (IRS) as income. Limit one (1) per membership.

Put Some Extra Jingle in Your Pocket

We Florida Financial has low cost Holiday Loans to help with presents and parties. The joy begins with some extra jingle in your pockets. Apply for \$1,000, \$3,000, or \$5,000. If approved, we will deposit funds to your account. You may apply online or print, complete and return the application to us. Apply today. Go to WeFloridaFinancial.com/Holiday.



How to Save and Spend Less this Holiday Season



The holidays are here. And this year, we face unique challenges. How can you make the season bright, spend less money, stay safe and still make it meaningful? Here are some suggestions:

Make a holiday budget. It is an oft-repeated tip but an essential one. Write down how much you can afford to spend. Make a list of the items you need to purchase. Make sure you have enough to cover all these items. Simple but necessary.

Shop online. Not only will you avoid crowds and the risk of contracting the virus but you will be better able to compare items and prices and take time with your decisions.

Tamper down expectations. We are all in these times together. Let all your usual gift recipients know that the holidays will be less about materialism this year. Chances are they might be relieved and happy to reciprocate.

Limit self-giving. It is nice to treat yourself while you shop for others. But do you really need to get that item? Try to squash the urge and move on.

Continue to save. Staying home more frequently has resulted in unexpected savings for some. If this is true for you, be sure to channel these funds into your emergency or rainy day account.

Wishes Can Come True



With the holiday feeling in the air, you have places to be and things to do. And you need a car. Problem is you have never bought one and have little or no credit. We Florida Financial's First-Time Car Buyer program can make your dream come true with our First-Time Car Buyer Program, featuring:

- **\$1,000 down payment assistance**
- **Fair interest rates**
- **A "How to Buy a Car" webinar**
- **One-on-one budgeting counseling**

For more information on the program, counseling and webinar, please contact a *We Drive* representative at the number listed below. Webinars will be held in December. Reserve your spot now.

We Drive

Call us:

954-691-CARS (2277), Option 4

E-mail us:

Info@WeDrive.cars

Visit us:

1300 South Federal Highway
Fort Lauderdale, FL 33316

Learn more:

WeDrive.cars



WeFloridaFinancial.com | 954-745-2400

Membership is required. Membership is open to individuals 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.

WE ARE SOCIAL



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