

We the Do'ers

DECEMBER 2021



9 Tips for ATM SAFETY

With the sun setting by 6pm since we fell back for Daylight Saving Time, it's more important than ever to brush up on ATM safety. Using a compromised ATM can mean risking identity theft and/or having cash stolen.

Here are tips to help you keep your ATM transactions secure.

1 Keep your PIN private. Don't share it with anyone and don't write it down. It's also a good idea to choose a unique PIN for all your accounts and to change it once a year.

2 Check the ATM for a card skimmer. A skimmer fits right over the card slot or keypad to read card information before passing it onto the criminal. Look for a skimmer by checking to see if the card slot feels loose, is colored differently or if the keypad is too thick or looks newer than the ATM.

3 Bring a buddy. A lone target is always more vulnerable. If possible, and especially if you're using an ATM late at night, bring a friend along.

4 Be aware of your surroundings. As you use the machine, look for anything suspicious, like characters lurking nearby or dark cars parked in the area for far too long.

5 Use your body as a shield. Stand close to the machine to block it from view and cover the keypad with your hand while you input your PIN.

6 Have your debit card ready for use. Those precious few moments of searching for your card can give a criminal the time they need to make their move.

7 Put away all cash after your transaction.

Never count cash in public; you can check that you've received the right amount when you're safely in your car.

8 Lock all doors and roll up passenger windows when using a drive-thru ATM.

If you'll be remaining in your vehicle to complete your transaction, keep it as secure as possible.

9 Be sure to take your receipt. Don't leave any evidence of your transaction. If something or someone looks suspicious, cancel your transaction, grab your card, and leave the area as soon as you can.

On top of our 6 branches in Broward and 2 in Miami - Dade that have ATMs, all of our members receive free transactions at Publix Presto ATMs! Some limits apply based on your membership level.

Stay safe and informed with the right financial institution by your side! Here at We Florida Financial, your financial success and safety is our primary goal. We know things can happen, even if you do everything right. That's why we provide We Protect identity theft detection and recovery services on all checking and EarnMore accounts. You'll have access to a comprehensive suite of services to address fraud caused by identity theft. This isn't something you should have to handle alone.

Last Minute Holiday SHOPPING HACKS



Retailers and suppliers have been urging consumers to shop early this holiday season, but that doesn't mean everyone has been paying attention. If you've pushed off shopping until the last minute, we've got you covered! Here are five ways to keep your last-minute shopping stress-free and inexpensive.

Order online and pick up in-store. Don't sweat over delayed shipping or the impossibly long lines before the holidays. Instead, order what you need online and arrange to pick it up in the store. You can browse from the comfort of your home and pick it up on the same day, or within 24 hours.

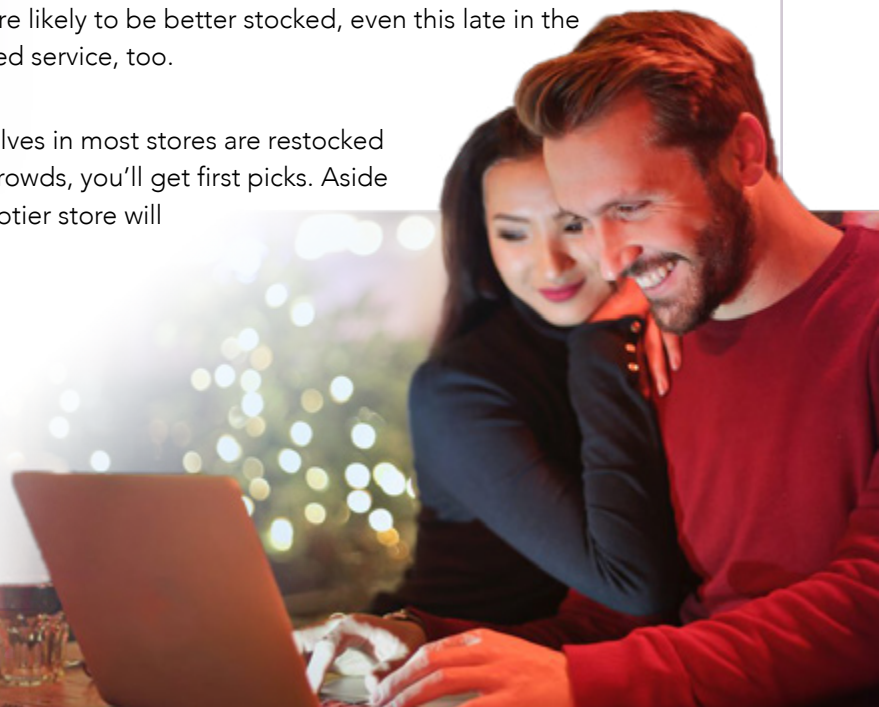
Get stocking stuffers at the dollar store. The dollar store is your best friend when it comes to last-minute stocking stuffers for your family. Browse carefully for fun finds, from activity books and sticker packs for the little ones, to scented candles and funky-colored nail polish for your tweens and teens, to fuzzy slippers and socks for your better half. Best of all, no one has to know they came from the dollar store!

Shop on Dec. 14 for free shipping. What's not to love about Free Shipping Day? Save your last-minute online shopping for this day to save on shipping costs. Unless you're purchasing items from overseas, most retailers will still be able to get your items delivered in time for the holidays.

Shop small businesses. Avoid the heavy crowds and empty shelves by shopping smaller, independently owned stores. They're likely to be better stocked, even this late in the season, and you can enjoy more personalized service, too.

Shop early in the day. The shelves in most stores are restocked overnight, and if you get there before the crowds, you'll get first picks. Aside from a bigger selection, shopping in an emptier store will make it easier to spend responsibly.

Use the tips outlined above for last-minute shopping that's easy on the wallet, light on the stress and makes it possible to find the perfect gifts.



Live Your Life **LOAN**

Wrapped up in holiday bills? Let us help with our Live Your life Loan! It can help you cover expenses of joyous life events during this holiday season, making gift-giving and travel easier. Whatever you can dream up, we can help make it a reality.

For example**:

**\$4,999 for 36 months
as low as 9.99% APR***

*APR = Annual Percentage Rate. **Payment Example: Estimated monthly payments on a \$4,999 loan for 36 months for a well-qualified borrower at 9.99% APR = \$32.27 per \$1,000 borrowed. Rates are subject to change. Other rates and terms are available if you apply and qualify.



*Wishing you
Happy Holidays
and a
New Year
filled with financial success!*

Traveling this holiday season?

Stay connected with our nationwide shared branch network! For a complete list of locations, [CLICK HERE](#) and go to Shared Branching, or go to WeFloridaFinancial.com, click Locations and then Shared Branching.



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.



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