

Stack up your Credit Card Savings with a **1.99% APR*** Balance Transfer

Get the upper hand on your finances and your life. Stack up the savings when you take advantage of a We Florida Financial credit card balance transfer. Enjoy:

- ▶ **A low interest rate of 1.99% APR* on all new cards and on balance transfers for existing cardholders****
- ▶ **Smart debt consolidation**

You can also enjoy the everyday benefits of our Visa® Platinum card:

- No annual fee
- Interest-free grace period on purchases when the balance is paid in full by the due date
- Up to \$1,000,000 Travel Accident Insurance
- Extended Warranty Protection on purchases



Current Cardholder?

To start your balance transfer complete the form online at [WeFloridaFinancial.com/visa-balance-transfer](https://www.WeFloridaFinancial.com/visa-balance-transfer)

Don't Carry Our Card?

Apply online at [WeFloridaFinancial.com/visa-balance-transfer](https://www.WeFloridaFinancial.com/visa-balance-transfer)

*APR=Annual Percentage Rate. **Promotional rate for existing card holders valid for Visa Platinum only (not Secured or Credit Rebuilder) for accounts open prior to 1/15/2021 and for balance transfers initiated between 1/15/2021 and 12/31/2021. 1.99% APR is valid for 12 billing cycles from the date of the transaction with a 1.00% fee on transaction amount (minimum \$10.00). Balance of the transaction reverts to the normal rate after 12 billing cycles. Multiple transfers will be treated individually and expire individually. For new Visa Platinum accounts only (not Secured or Credit Rebuilders) opened between 1/15/2021 and 12/31/2021, introductory rate of 1.99% APR is valid on all purchases, cash advances, and balance transfers for 12 billing cycles from the account opening date.



Branches Closing for Training at 1:30 pm on February 17, 2021

We Florida Financial is dedicated to providing excellent service to our members. To facilitate this goal, all our branch locations will close at 1:30 p.m. on Wednesday, February 17, 2021 for corporate training.

Ready for More in a Checking Account? You've Earned it!

It's not a myth. It exists and we have it. **We Florida Financial's EarnMore Checking account will help you mark off all the right boxes.**

- ✓ **No Minimum Opening Balance**
- ✓ **High Earnings**
Get dividends of 3.00% APY* on balances up to \$10,000, and 0.25% APY* on funds over \$10,000
- ✓ **ATM Fees Refunded**
Get reimbursed up to \$20 per month for ATM fees
- ✓ **Online Banking at Your Fingertips**
Manage your money online 24/7
- ✓ **Fraud Protection**
Stay safe with We Protect, our ID theft detection and recovery program

*APY. Rates effective as of 12/01/2020. For EarnMore Checking, the dividend rate and APY may change monthly. There must be ten (10) pinless debit card transactions (\$5 minimum per transaction) and one direct deposit (\$250 minimum) that clear the account during each statement cycle and you must be enrolled in e-statements. When all conditions are met, ATM surcharges (up to \$3 per transaction/maximum \$20 per statement cycle) will be refunded and the premium dividend rate(s) will apply. When all conditions are not met, a default dividend rate will apply to the entire account balance, no ATM surcharge refunds will be given, and a \$5.00 fee will be assessed. Fees may reduce earnings. We Florida Financial membership is required. **The \$250 bonus will be paid the 1st day of the month following the 90th day the account was opened and the account has the required deposit and enrollment in e-statements. Only one bonus offer per membership. The bonus may be reported to the IRS as income. Bonus offer may be withdrawn or changed at any time. Valid for new checking accounts opened between 12/01/20 and 03/31/21.



THERE'S MORE. Open an EarnMore Checking account and for a limited time only you can get \$250**

To take advantage of these benefits, you must have at least \$250 direct deposited into the account each month, and you must enroll in e-statements and make ten or more Visa® debit card pin-less transactions of at least \$5 each every month.

A monthly maintenance fee of \$5 will be assessed when the account requirements are not met.

For more information, visit:

[WeFloridaFinancial.com/earnmore-checking](https://www.wefloridafinancial.com/earnmore-checking)

Get Paid to Learn

Everyone wants to know more about finances. But how do you know where to begin? Young adults often look to their parents for guidance but sometimes parents themselves feel unprepared or unable to impart this type of information. Your credit union has simplified the process with Zogo, a financial literacy app that makes learning fun and even rewards the learner.

Zogo has bite sized learning modules with five-question quizzes and daily trivia games where participants can earn "pineapples" and work toward real-life fun rewards – like gift cards to favorite stores.

Ready for Zogo? It's easy. Just download the app at [WeFloridaFinancial.com](https://www.wefloridafinancial.com). Use the code word WEFLOLIDA and get ready to start learning and earning!

