

President's Message

As we start a new year, most people will make resolutions to accomplish goals or improve their lives. At our credit union, our resolutions have remained the same for over 60 years. We pledge to help all our members overcome their financial obstacles and realize their lifelong dreams of buying a home, driving a good car, sending their children to school and retiring comfortably. As our name implies, We Florida Financial belongs to you. We are a part of your community. We are people helping people.



Lloyd Gill
President/CEO

To this end, in 2020, our resolutions will include:

- The introduction of a new auto leasing program for members who wish to drive a new vehicle for a reasonable monthly cost
- An expansion of our boat lending program to meet the needs of a growing boating community
- A first-time car buying program to assist new buyers with minimal credit or no credit
- Improving the member experience at every touch point
- Continuing our support of community and charitable efforts

Please join us as we work together to fulfill these goals. Thank you for your ongoing loyalty and commitment to the credit union. On behalf of our Board of Directors and the staff of We Florida Financial, I wish you and your family a happy, healthy and prosperous New Year.

Introducing... Our First-Time Car Buyers Program



Little or no credit? Never had a car loan? Then our new program is for you. We Florida Financial is *your* credit union. And in the spirit of "people helping people," we are excited to help our members purchasing a vehicle for the first time. We realize many of you encounter obstacles in the car-buying process and many are subject to unscrupulous dealers. So in conjunction with *We Drive*, we are offering a special program.

Our First-Time Car-Buyer Program will feature:

- Down payment assistance
- Reasonable interest rates
- A "How to Buy a Car" seminar
- One-on-one budgeting counseling

Interested? For more information, contact *We Drive*.

Branches Closing for Training at 2:00 p.m. on February 6, 2020

We Florida Financial is dedicated to providing excellent service to our members. To facilitate this goal, all our branch locations will close at 2:00 p.m. on Thursday, February 6, 2020 for corporate training.



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

Nominations Open for the Board of Directors

There are two expiring or vacated positions to be filled at the next election. The election process stipulated in the bylaws directs that “when there is only one nominee for each position to be filled, an election for Board members will not be conducted by ballot and there will be no nominations from the floor.”

The Nominating Committee of the Board, in accordance with our bylaws, has submitted its list of candidates for election to the Board of Directors.

The following are qualifications and biographical data for the candidates nominated by the Nominating Committee:



Candidate's Name:
Damon Adams

Education:

- University of South Florida - B.A. in Accounting
- CPA - 1972 to present
- Lifetime membership - Florida Institute of CPAs and Florida Government Finance Officers Association

We Florida Financial Experience:

- Board of Directors (Chairman since 1991)
- Supervisory Committee 1974-1978

Other Experience at any Credit Union:

- Member of Hillsborough County Credit Union in early 1970s

Current employment:

- Retired

Other work experience:

- Financial Director, City of Fort Lauderdale - 1978-2003
- Assistant Director - 1973-1978
- Dunlap & Associates, Financial Advisor - 2004-2014

Other Volunteer Activities:

- Board Member of Archways for 18 years
- City of Fort Lauderdale Cemetery Advisory Board for 8 years

Reason for Serving:

“It has been my pleasure to work in various capacities in this financial institution from its infancy to the great organization that it has become today. It would be a privilege to continue in its service for the next three years.”

Candidate's Name:
Dorothy A. Cleveland

Education:

- Florida Atlantic University - Master's degree in Public Administration

We Florida Financial Experience:

- Board of Directors 1998-present
- Supervisory Committee 1997

Other Experience at any Credit Union:

- Embroco, Ft. Lauderdale (Supervisory Committee) 1987-1990
- SDC FCU, Santa Monica, 1979-1982
- Hospitals FCU, San Diego, Board of Directors 1973-1976

Current Employment:

- Retired

Other Work Experience:

- Broward County Board of County Commissioners Employee Benefits Manager for approximately 6,500 employers with an annual budget of approximately \$20 million

Other Volunteer Activities:

- Nova Community Singers
- Stephen Ministry
- John Knox Village Senate member and committee chair
- John Knox Village - FLICRA Board

Reason for Serving:

“I strongly support the credit union's goal of providing our members with a wide variety of sound financial products and programs using the best in technology.”

Members wishing to be considered as a Board candidate may also run by petition, signed by 1% of the membership (approximately 460). Members interested in becoming candidates through the petition process should:

1. Request a Board application package from Linda Weber, Executive Assistant, 954-745-2400.
2. Complete the application, nominee certification and biographical data.
3. Obtain the required number of petition signatures.
4. Return the completed application package and petition to the Nominating Committee for verification, on or before February 15, 2020.

Four Reasons to Secure Your Auto Financing Before You Go to the Dealer

by J. Burns

We Drive
Corner

If you're ready to buy a car, it's possible you've given more thought to the colors and options than you have about how you'll pay for it. We understand – car shopping can be fun! But for some, getting a car loan is something they'd prefer to avoid.

At *We Drive*, we'd like to change that. Here are four tips to keep in mind when you're getting the loan and buying your car:

Know how much you can spend. There's nothing worse than getting excited about your next car only to find out you can't get approved for a loan to buy it. By getting pre-approved, you'll know how much you have to spend.

Alternatively, if you have your heart set on a specific vehicle but it's outside of your price range, you'll know how much you need to save for a down payment. Try to

put aside a few dollars each payday or sock away your tax return or bonus in a savings account. You may have to temporarily give up some luxuries to reach your down payment goal, but it's worth it if you'll get the car you want.

Negotiate like a cash buyer. Want to have the upper hand when it's time to negotiate the price of a car? Tell the dealer you already have your loan secured. Dealers can play with the price of the vehicle if they think they'll make money on financing. By arranging your financing separately, you'll negotiate only the price of the car and not worry about missing hidden financing fees or interest charges.

Choose a loan that fits your budget. Although you may qualify for a large loan based on your income or credit history, you might not be comfortable borrowing that much. Building a little breathing room in your budget is a good idea because it allows you to save – for example, for a home, an emergency fund, a big vacation or a wedding.

Get the best interest rate. Interest rates can vary widely. By tackling the financing separately from the car purchase, you can comparison shop and get the best rate for your credit score and the length of the loan (commonly called the "term"; typically, shorter terms have lower rates). The better your credit, the more financing options you'll have available, so it pays to do your homework.

Not sure where to begin? We recommend starting your car-buying journey at *We Drive*. First, we'll pre-approve you for financing. We can also help you find the car of your dreams. So do it now. Take the first step with *We Drive*!

See Page 1 for We Drive contact information.



NEW

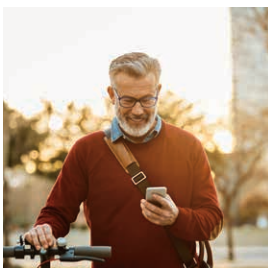
Get on
the Road Now
with rates as low as
1.74% APR*



*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 1.74% 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 10/18/19 our floor rate is 1.74%.

Coast-to-Coast Convenience

We Florida Financial participates in the CO-OP Nationwide Shared Branch Network. As a member, you can use over 5,000 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:

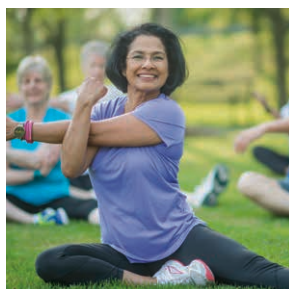
- Make deposits and withdrawals
- Transfer funds
- Make loan payments
- Get balances
- And more!



For convenient locations, log on to WeFloridaFinancial.com/locations and click on Shared Branching.

Make Solid Plans for Your Retirement

We make it easy for you to save for retirement with an Individual Retirement Arrangement (IRA). Start your IRA Share account with just \$10 and watch it grow.



Deposits are convenient with automated savings through payroll deduction. You can even lock in a higher yield by depositing just \$500 into an IRA Certificate of Deposit. We offer Traditional and Roth IRAs. Choose the one that's right for you.

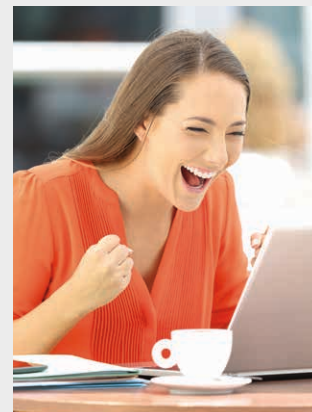
Please consult a tax professional for advice.

Don't delay, you have until April 15, 2020 to make your 2019 IRA contribution. Call us at 954-745-2400 or 800-230-0200 and select Option 4.

Federally insured by NCUA

Treat Yourself to Your Maximum Refund and a Chance to Win \$25K

Treat yourself to a stress-free tax season! We Florida Financial Credit Union has teamed with TurboTax to save you up to \$15 on TurboTax and a chance to win \$25,000.



Right for your unique tax situation. Simple filer? Homeowner? Investor? Freelancer or side-gigger? TurboTax has a solution for you.

File with confidence. TurboTax guarantees 100% accurate calculations and runs thousands of error checks as you go. With TurboTax, you'll get your biggest possible refund.

Help if you need it. It's easy to get support along the way — from answers online anytime, to unlimited advice and a final review of your return from a TurboTax Live CPA.

\$25,000 Sweepstakes. Try TurboTax Online for free by February 13th to be automatically entered to win the \$25K Grand Prize, or one of twelve \$1,000 prizes.

Start TurboTax today for free and be entered to win! Click on the TurboTax banner located on our website. Start today and save!



Visit turbotax.intuit.com/lp/yoy/guarantees.jsp for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2019. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

TurboTax \$25,000 Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the 50 United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/13/20. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including participating Financial Institutions and businesses, odds of winning, alternate method of entry, and prize descriptions, visit the Official Rules. PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-1A-04-05B, San Diego, CA, 92129.



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