



JANUARY 2021

We the do'ers

Take Your Tax Refund & Drive *at the* WeDrive Virtual Tent Sale!

For 3 days only! February 4 - 6, 2021

- Rates as low as 1.74%¹
- No payments for 90 days¹
- And more!



Visit WeDrive.Cars or call us at 954-691-CARS (2277) today to schedule your appointment.

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 1/1/2021 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.

Branches closing for training February 17, 2021 at 1:30 p.m.

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.

Tax Season is Also Theft Season

Tax-related identity theft occurs when someone uses your stolen personal information, including your Social Security Number, to file a tax return claiming your refund. Protecting your identity is critical year-round but especially important during the busy tax season.

According to the Federal Trade Commission (FTC) and Internal Revenue Service (IRS), some examples of scams this tax season are:

Robocalls - Scammers use computers to dial thousands of phone numbers, pretending they're calling from the IRS. These criminals claim you owe taxes and demand that you pay immediately, usually with a gift card or prepaid debit card.

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NOMINATIONS *Open*



There are two expiring **BOARD OF DIRECTORS** 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, the 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:

Ingrid J. Fils

Education:

- Ohio State University - B.S. in Business Administration
- Qualified Pension Administrator
- Certification from the American Society of Pension Professionals and Actuaries (ASPPA)

Board or Supervisory Committee Experience:

- 1997 - Present: Board of Directors (Vice Chair, Executive Committee member)
- City Service Group Board Member and Secretary
- 1995-1996: Business Consultant for CCCU

Current employment:

- 1997 - Current: Sr. Pension Consultant, Levy & Assoc. - responsible for design, implementation and analysis of qualified retirement plans for clients with 1-2,000 employees
- New employee training

Other work experience:

- Business Consultant - wrote policies and procedures for equity lines, credit redevelopment, performance appraisals, customer service training
- Division Manager - Chase Federal Bank - Responsible for budget preparation, financial analysis, mortgage sales, retail banking mgt. duties

Other related volunteer experience:

- American Society of Pension Professionals & Actuaries - Treasurer, V.P.
- WLRN Radio Reading Service - Reader for print-handicapped audience
- Nova Singer

Reasons for wanting to serve on Board:

"I would like to contribute my professional skills to help ensure the health and growth of We Florida Financial and the credit union movement, and to be a valued resource to our community, especially during these challenging economic times."

Candidate's Name:

Henry M. Prior

Education:

- University of Florida - B.S. in Business Administration
- University of South Florida - Masters in Business Administration

Board or Supervisory Committee Experience:

- 2011 - Present: Board of Directors
- 2009-2011 - Supervisory Committee
- 2010-2011 - Chairman of Supervisory Committee
- 2019 - Present: We Florida Financial Audit Committee

Current employment:

- 2007 - Retired

Other Work Experience:

- 1997-2007 President and CEO of Power Financial CU

Other related volunteer experience:

- Board Member Florida Service Group (LSCU Service Group)
- Board Member Florida Shared Services
- Florida Bar Committee - statewide committee to investigate the unlicensed practice of law

Reasons for wanting to serve on Board:

"I can add value to the credit union and its members."

Nominations for board seats may also be made by petition signed by at least one percent (1%) of the membership approximately 450). Members interested in becoming candidates through the petition process should:

1. Request a Board application package from Sonda Welch, 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, 2021.



Prepare today for a great tomorrow

We Florida Financial can help you surf the retirement waves with a beneficial 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, 2021 to make your 2020 IRA contribution. Call us at 954-745-2400 and select Option 4.

Get Your Maximum Refund and Special Savings on



Getting your biggest possible tax refund has never been easier. From simple to complex taxes, TurboTax® has you covered.

Taxes made easy. Just answer questions about your year, anytime and from any device, and TurboTax fills in all the right forms for you.

Real experts standing by. With TurboTax Live, get unlimited advice from tax experts as you do your taxes -- or have everything done for you, start to finish.

It's done right, guaranteed. TurboTax guarantees 100% accurate calculations, so you can be confident your taxes are done right.

We Florida Financial works with TurboTax to provide special savings for our valued members – get up to \$15 off TurboTax federal products.

Start today! Go to
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Tax Season is Also Theft Season

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IRS Imposters - These are the scammers who send out emails, pretending they are from the IRS, telling you that you owe taxes. They will sometimes ask for personal information and bank account numbers to obtain data that can be used later to commit identity theft.

Refund Thieves - Criminals will use stolen personal information to file a bogus tax return and claim a refund. When you then file your legitimate return by mail or through e-filing, the IRS will reject your tax return as a duplicate filing.

It is important to understand that the IRS does not initiate contact with taxpayers by email to request personal or financial information.

If tax fraud or any other identity theft strikes you are not alone. If you have a We Florida Financial checking account, you already have access to We Protect and a personal Identity Recovery Advocate will be assigned to research and resolve your issue. Call us at 954-745-2400 or go to WeFloridaFinancial.com/WeProtect for more information.

Never too far away

You can access a credit union from near or far. 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, go to **WeFloridaFinancial.com/locations** and click on Shared Branching.

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SMALL SAVINGS ADD UP!
You Could Be Saving up to \$360 per Year on Wireless

Keep your phone, number and network and save when you switch to no-contract wireless.



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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.



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