



When You are Ready, We are Ready



When you are ready to buy your next vehicle, we are here for you with:

- **Rates as low as 1.74% APR¹**
- **No payment for 90 Days²**

And, we'll help you find the right car **for the best deal** with *We Drive*, our car-buying service.

Call: 954-691-CARS (2277)
Email: Info@WeDrive.cars
Learn: WeDrive.cars

We Drive
Your Car-Buying Solution

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 7/1/2020 our floor rate is 1.74%. ²During 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.

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Hurricane Preparation in the Time of Coronavirus

It's hurricane season. This year, the National Oceanic and Atmospheric Administration (NOAA) is forecasting a 70% chance of 13 to 19 named storms with six to ten becoming hurricanes. Floridians are always being urged to make preparations. Most of us do, to some degree. This year however, things have changed. We are in the midst of a pandemic that shows no signs of abating. Under these circumstances, we need to make changes to our usual hurricane preparation plans. Here are some suggestions on how to proceed:



Have a plan

Many of us have a vague idea of what we will do in the event of a hurricane but it is just that, loose thoughts and not a real course of action. Make a written plan that includes possible evacuation, helping family members with special needs and caring for your pets. All households might want to prepare a "go-kit" which includes important documents and medications. We should also be aware that because of social distancing, many shelters will be able to house far less evacuees than they would normally take. Such situations might rule out nearby facilities.

(continued on page 4)

We Are Certified and Proud to Serve Our Community



We Florida Financial is proud to be certified as a Community Development Financial Institution (CDFI).

CDFIs are specialized community based financial institutions with a primary mission of providing products and services to people and communities underserved by traditional financial institutions.

Through their specialized programs, CDFIs are able to build their organizational capacity to better serve low-income individuals and communities that lack adequate access to affordable financial products and services. As a CDFI, We Florida Financial puts our local areas first and values economic growth in our neighborhoods.



We Florida Financial Credit Union Members Get Whole Home Protection for Less!

As a credit union member, protect what matters most for much less. Members get a free home security camera plus 2 free months of 24/7 professional monitoring (\$150 value) with the purchase of a new SimpliSafe security system.

SimpliSafe offers reliable whole home protection, with 24/7 professional monitoring and police dispatch that's up to 3.5x faster, all at fair prices and no contract. Ever. SimpliSafe got rid of all the hassles of home security.

- SimpliSafe covers every room, every window, every door. Every minute of the day.
- Monitoring starts at just \$14.99/mo for total protection, a fraction of traditional companies. With no contract or hidden fees.

SimpliSafe was named CNET Editors' Choice and "the best home security system" by Wirecutter. Over 3 million people already rely on SimpliSafe. Now's a great chance to join them. Visit WeFloridaFinancial.com/simplisafe to get your member discount and start saving today!

Pay Bills from the Comfort of Your Home

With We Branch online banking you can:

- Pay bills from one location, instead of logging into each biller's site
- Get your bills directly in online banking – faster and more secure than a paper bill in your mailbox
- Receive due date reminders
- Schedule bills to be paid at a future date or schedule recurring bills to be paid whenever you choose
- Keep all payments in one location - great for budgeting taxes or annual reconciliation



On the Road Again? Enjoy Coast-to-Coast Convenience



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
- Make loan payments
- Transfer funds
- Get balances
- And more!

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

It's a Good Time to Refinance

As we continue to deal with the coronavirus reality, one silver lining is the fact that mortgage rates are moving downward.

If you're looking to lower your payments or even shorten your loan term, we can help with mortgage rates as low as **2.625% / 2.732% APR¹** on a 15-year fixed mortgage.

Mortgage Options Available:

- Refinance options include 15, 20 and 30-Year Fixed Mortgages
- NO Intangible Taxes



**CALL: 954-745-2400, Option 4 or
LEARN MORE: WeFloridaFinancial.com/refi**

¹Payment example: Based on a rate/term refinance or purchase transaction, fixed rate mortgage for a 15 year term; \$250,000.00 loan amount; 2.732% Annual Percentage Rate (APR); and 80% LTV. The Annual Percentage Rate and terms are accurate as of 06/02/2020 and are subject to change at any time. Monthly payment is \$1,681.72 for 180 months, which includes principal and interest. Payment shown does not include taxes or insurance, actual payment may be greater.

Borrower is responsible for all closing costs. This is not a commitment to lend. You must be at least 18 years of age. Other restrictions may apply. Other programs, rates and terms are available if you apply and qualify. We Florida Financial NMLS ID: 705683. Rates available for purchases and refinances. The LTV and CLTV limits may vary depending on the property type, loan amount and occupancy. Property must be located in the State of Florida.



Get and Stay Financially Fit



We Florida Financial has partnered with Consolidated Credit and KOFE (Knowledge of Financial Education) to help you and your family stay financially fit. As a We Florida Financial member, you have access to unlimited tools, resources and in-person coaching to help you build and maintain sound financial footing.

KOFE, a service of Consolidated Credit, is located in Broward County and available to serve you by phone or in-person. KOFE services are free unless otherwise indicated:

- Personal Finance Coaching
- Credit Coaching
- Housing Counseling
- Debt Management

Visit WeFloridaFinancial.com/FinancialFitness to find a wealth of educational content, videos, books, calculators and even a live chat with a KOFE Financial Coach. To schedule a telephone or in-person session with a Financial Coach, call KOFE at 866-243-1904.

We Florida Financial is federally insured by NCUA



Hurricane Preparation

(continued from page 1)

Shop early

In Florida and elsewhere, many stores are enforcing customer physical distancing and operating for fewer hours. It therefore makes sense to purchase supplies early, before the approach of a storm when public panicking sets in. It also makes sense to stock up on more non-perishable food items if they are available since these will be gone in a flash if there is even the slightest hint of an impending storm.

Amend your shopping list

This year, hurricane lists should include items like masks (two per family member is recommended by the CDC), extra soap, hand sanitizers, wipes and personal protective equipment like gloves.

Get a hold of your insurance representative

Before a hurricane approaches, homeowners should contact their agents to make sure that their insurance policies are appropriate and will give them the coverage they need. This is the right time to contact your agent since he or she might be working from a remote location and not easily available.

Prepare your car

In the rush to get your home ready, do not neglect your car. Make sure your tank is filled before a potential storm. Also, be sure to keep in your vehicle, an emergency kit with cleaning supplies, extra masks and gloves.

Don't neglect financial preparation

Be sure to get extra cash before the storm approaches. It might be a good idea to also get some coins in case you have to use a vending machine. Take photos of essential financial and other documents and email them to family and friends. If your home is flooded or you lose your "go-kit", someone else will be able help retrieve these papers. Finally, you might want to download apps for your financial institution so all your contacts are in one place if needed.

If you need information or assistance, be sure to call We Florida Financial at 954-745-2400. We have been with you for almost 70 years and stand ready to help. Stay safe.

With E-Statements, You Have One Less Chore to Do

No more piles of paper. No more tedious filing. No more waiting on the mailman or wondering if your private information will go astray.

Ready to sign up? It's easy. Just log in to online banking. Click on the Accounts widget and click on the Statements tab.



Enroll in e-statements and set yourself free.

Make That Deposit. All You Need is Your Phone



Have a check to deposit? Don't go to your branch. With mobile deposit, you can do it anytime, anywhere. Simply snap a picture of your check and follow the on-screen instructions.

Mobile deposit is available through the We Florida Financial mobile app available in the Apple App Store or Google Play. See the We Florida Financial website for complete information.