

We the Do'ers

JULY 2021

HEROES LOAN

We are the land of the free because of the brave. For all of those who serve and protect, our Heroes Loan offers up to .50% off with our special 'Honoring Heroes' Rate. We define Hero as Military, Veterans, Paramedic, EMT, Healthcare Employees, Public Law Enforcement and Fire Department. If you fall into one of those categories, you may qualify for a .50% rate discount with automatic payments from an EarnMore Checking account or a .25% rate discount without automatic payments from an EarnMore Checking account. No application fees. Just be able to show proof of ID when applying. Let us help support you as you have supported us!

Our Heroes Loan is available now. Give us a call at 954-754-2400 for more information or visit one of our branches to get started.

*Verification of employment and job title/position may be confirmed with current paystub, badge, certification or with employer. Other rate discounts may apply. Will not finance below floor rate. As of 5/17/2021 the floor rate is 1.74%. We Florida Financial standard underwriting guidelines apply. Loan cannot be for business purpose. Offer and rates may change at any time.



Summer Camp – LemonAID Stand



When life gives you lemons, build a lemonade stand – and do it for a great cause.

Friday, August 20th is National Lemonade Day

To commemorate the day, each branch will be competing to build the best lemonade stand and raise the most money for a great cause. Members, this is where we need your help. You will have the chance to donate money and receive a single-serve lemonade from the stand.

All donations will benefit a local children's charity, to be announced at a later date. Mark your calendars and be sure to join us for this amazing cause!

We Drive

FIRST-TIME CAR BUYER: Madison

Do you know what we love more
than Tailgate Tuesday?
Our first-time car buyers!



Madison purchased her dream car with the help of our First-Time Car Buyer Program, \$1,000 on us, down payment assistance. With *We Drive*, our members' dreams really do come true!

Are you a first-time car buyer?

Do you have little or no credit? Never had a car loan? We can help with our First-Time Car Buyer Program.

The first time you buy a car can be daunting, so let us help you navigate the process from start to finish. Our *We Drive* Auto Advisors can help you get the right car for the right price, even if you don't have an established credit history.

Give us a call at 954-691-2277 or visit WeDrive.cars for more information. Happy motoring!

We Buy Cars

Bring us your vehicle, get a free appraisal and we will buy it - no purchase necessary. If you cannot come to us, set an appointment and we will come to you! With used car prices on the rise, it is the best time to sell your vehicle.

Give us a call at 954-691-2277



Six Reasons to Switch to eStatements

Quick, convenient and clutter-free, eStatements are the way to secure your account info.



Your eStatements work similarly to paper statements, except for the fact that they're delivered electronically. At the end of each statement period, you'll get an email from us informing you that your eStatement is ready to view through the online app or another secure means. Once you access the eStatement, you'll find it has all the information you're used to getting with your paper statements. You can also access your eStatement by logging into your online banking site or app at any time throughout the month.

Here are six reasons to consider switching to eStatements.

1. Check your accounts at a glance

With eStatements, there's no need to wait for your monthly statement

to arrive in the mail. With just a few clicks, you can check your account balance at anytime, anywhere, using the mobile device of your choice.

2. Clear out the clutter

Why bother with piles of paperwork when you can access your accounts digitally? It's neater, cleaner, and helps cut down on stuff flooding your mailbox.

3. Keep your information safer

With eStatements, you'll never have to worry about losing a paper that has confidential banking information, or mistakenly tossing it into the trash where it can be stolen.

4. Monitor your accounts for fraud

When you have instant access to your accounts throughout the month, it's a lot easier to check for signs of fraud. Plus, when you spot the fraud sooner, you can take steps to stop and fix the damage earlier, giving you a better chance of a full recovery.

5. Eco-friendly

Less paper statements means less paper waste and fewer trees getting felled for something that will ultimately be tossed. Go green for the environment with eStatements!

6. Safe and secure storage

With eStatements, you'll never stress about misplacing your account statements again. Your online banking portal or app acts as a convenient and secure filing cabinet, storing your account statements for access as needed.

Ready to make the switch to eStatements? Signing up is easy! Just follow the instructions on our mobile app to get started.

If you enroll in our eStatement system, you're one step closer to qualifying for our EarnMore Checking account. For a limited time, you can get \$250* plus more with this account. You can say hello to refunded ATM fees, the freedom to manage your money online 24/7 and even We Protect, our ID theft detection and recovery program. If you're someone who loves making the most of your money, look no further!

*APY Rates effective as of 07/01/2021. 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 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. Membership is open to individuals who live and work in select counties from Key West to Jacksonville. Members must maintain a savings account with a minimum balance of \$5 for the duration of their membership. The \$250 bonus will be paid the 1st day of the month following the 90th day the account was opened and has the required direct deposit and is enrolled 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 07/01/21 and 7/31/21.