



Safeguard Yourself from Fraud During Coronavirus and Beyond

In this time of uncertainty, criminals are using the palpable fear in society to scam the unsuspecting. Your credit union urges you to protect yourself by following these guidelines:



Do not trust caller ID

Caller ID can easily be manipulated or spoofed to read what the caller wants you to see. If someone claims to be from We Florida Financial and calls asking you to verify personal account information, hang up and call us directly at 954-745-2400 to verify.

Don't give out information that a company should already have

We Florida Financial, or any legitimate institution, will never contact you and ask for your debit card personal identification number (PIN), online banking user ID, password, etc. We already know your social security number, date of birth and address since you gave it to us when you opened the account.

Report your stolen identity

If you think your identity has been stolen, report it. Call your financial institution immediately. If you have a We Florida Financial checking account, you are covered by We Protect. For more information, see the accompanying article in this newsletter.

Watch out for work-at-home scams

Fraudsters will claim they are from a legitimate company and say they will pay you to work from home. As part of the scheme, they might send out a large cashier's check or business check and tell you to cash it, send most of the funds back to them by wire, and keep the balance. By the

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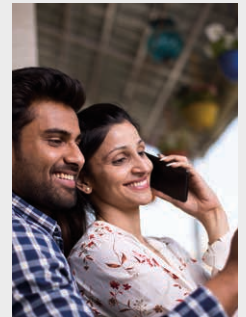
You are Covered by We Protect

Identity theft in America is growing at an alarming rate. The good news is that if you are a We Florida Financial checking account holder, you can breathe easier. Your credit union has partnered with one of the nation's most trusted names in the business to cover you with We Protect. This program provides:

ID theft research, remediation and recovery

If you suspect fraudulent activity, a Recovery Advocate can:

- Assist in placing fraud alerts at the three major credit bureaus
- Review your credit reports and other records to identify the extent of fraudulent activity
- Remediate fraudulent transactions, false accounts, and/or contracts signed



Lost document replacement

Your Recovery Advocate can work to obtain replacements for lost or stolen documents.

Family coverage for three generations

Recovery services will extend to your spouse, domestic partner, dependents, and parents living with you or in elder care (nursing home, assisted living or hospice).

Credit monitoring entitlement

If you choose to activate this complimentary benefit, we will monitor your credit for new activity which may signal identity theft.

For more information, please visit WeFloridaFinancial.com/WeProtect. If you suspect fraud on your account, please contact us immediately at 954-745-2400, option 3.



As Sure as the Sun Rises,
We Believe Better Days
 are Just Ahead

If you're in need of a vehicle, we've got you covered with auto loan rates as low as 1.99% APR.* We'll help you find the right car **for the best deal** with our car-buying service.

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



*APR = 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 1.99% APR = \$17.53 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 5/20/2020 our floor rate is 1.99%.



Think you'll save big
 with 0% financing?
 It may cost you more!

See our blog at
WeDrive.cars/ZeroPercentFinancing



Considering Refinancing
 Your Home?
We are Here for You!

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% / 2.733% 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; 2.733% Annual Percentage Rate (APR); and 80% LTV. The Annual Percentage Rate and terms are accurate as of 05/20/2020 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.



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time you find out the check is counterfeit or forged you will already have sent the scammer the money. Unfortunately, you will be out the money and liable to your financial institution if the amount overdraws your account.

Don't be fooled

For more information, please contact us at 954-745-2400.



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