



## A Home Equity Loan Can Change Your Life

Are you a homeowner? If you are, you might hold the key to making your dreams come true. A home equity loan can make it possible to:

- Build your luxury kitchen
- Build an outdoor oasis
- Send your “baby” to his/her dream college
- Pay off high-interest debt and revel in your new found freedom

Call us at 954-745-2400 or 800-230-0200, option 4; or go to [WeFloridaFinancial.com/loans/home-equity](http://WeFloridaFinancial.com/loans/home-equity).

All We Florida Financial home equity loans feature:

- Fast closings
- Competitive rates

Consult your tax advisor regarding interest deductibility.



Get on the Road Now  
while rates are still 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 2/11/20 our floor rate is 1.74%.

## Our Members Speak

Member Nick M. recently received an aviation loan through the We fly program. Here's what he had to say:

“It is no secret that the cost of learning to fly is quite expensive and sometimes discouraging, making it one of the most difficult passions to pursue. The We fly line of credit I received from We Florida Financial has been a huge blessing for me. It subsidized the cost of flight training and allowed me to fly at a consistent rate which is crucial to building the proficiency and skill required to be a safe and competent pilot. I highly recommend the We fly line of credit to anyone who is interested in learning to fly and needs the financial support. I would like to thank We Florida Financial for helping me to realize my dream, one license at a time.” *Regards, Nick*



# Attend a Seminar on Social Security and Your Retirement

Regardless of when you plan to retire, Social Security will likely be an important part of the road ahead. But many individuals don't realize there are options to consider when it comes to collecting Social Security. The decisions you make now could help you get more out of your benefits. *Are you looking for more information about how to make the most of your Social Security benefits?*

**Join us for an educational seminar on Social Security and Your Retirement to be held on Wednesday, April 22 at 6:00 p.m. at We Florida Financial, 1982 North State Road 7, Margate FL 33063.**

Your plans for drawing Social Security are a critical financial decision, and if you know the rules of the road, it can make a big difference in the success of your retirement journey. Whether it's the timing of starting Social Security, or options for you and your spouse to coordinate your income plans, the path you follow could help you get the most out of your benefits. This seminar will address these issues and answer more of your questions:



- What are the rules for collecting your Social Security benefits?
- How can spouses coordinate their benefits and possibly receive more?
- Are there different routes to take that could potentially increase your benefit amount?
- How can Social Security fit within your overall retirement income plan?

This no-cost, no-obligation seminar is hosted by Michael Varga, the MEMBERS Financial Services Representative at We Florida Financial. For more information or to reserve your place, call 954-745-2317 or email [Michael.Varga@cunamutual.com](mailto:Michael.Varga@cunamutual.com). Space is limited, so make your reservations today.

CUNA Mutual Group is the marketing name for CUNA Mutual Holding Company, a mutual insurance holding company, its subsidiaries and affiliates. Annuities are issued by CMFG Life Insurance Company (CMFG Life) and MEMBERS Life Insurance Company (MEMBERS Life) and distributed by their affiliate, CUNA Brokerage Services, Inc., member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, IA, 50677. CMFG Life and MEMBERS Life are stock insurance companies. MEMBERS® is a registered trademark of CMFG Life. Investment and insurance products are not federally insured, may involve investment risk, may lose value and are not obligations of or guaranteed by any depository or lending institution. All contracts and forms may vary by state, and may not be available in all states or through all broker/dealers. Representatives are not tax advisors or Social Security experts. For information regarding your specific tax situation, please consult a tax professional. To discuss your specific Social Security benefits, please contact the Social Security Administration office in your area.

Michael Varga | Financial Advisor | MEMBERS Financial Services | We Florida Financial | 1982 N State Rd 7, Margate, FL 33063 | Tel (954) 745-2317 | Fax (608) 236-7318 | [michael.varga@cunamutual.com](mailto:michael.varga@cunamutual.com)

MGA-840815(CM),4-1118-1220

© 2018 CUNA Mutual Group

# Car Buying For the Single Woman

by Helen W.

**We Drive**  
Corner



As a single woman, even the thought of purchasing a new car can be intimidating. My last experience of wanting to just browse the new cars on a lot was nerve wracking to say the least. I hadn't even parked my vehicle yet before the salesman began walking towards me. Even though I told the "winner" of this race that I wasn't ready to buy and just wanted to look, it didn't stop his pushy scripted lines of why I should buy now and which vehicle HE thought would be best for me. I was quickly annoyed and didn't stay long.

Using We Drive's car buying service definitely eliminates all of this unnecessary stress and the fear of being steered towards a vehicle that isn't right for you. The finance advisors help get you approved with the best interest rates and lowest priced products to protect your purchase. The auto advisors work with you and the many dealer partners to find the exact car you want for a great price. We Drive's service begins at the loan approval process and ends with you feeling protected and happily driving away in the car you want.

## We Drive

**Call us:** 954-691-CARS (2277), Option 4

**E-mail us:** [Info@WeDrive.cars](mailto:Info@WeDrive.cars)

**Visit us:** 1300 South Federal Highway  
Fort Lauderdale, FL 33316

**Learn more:** [WeDrive.cars](http://WeDrive.cars)



**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