

We the Do'ers

MARCH 2021

Take Control of Your Financial Life

Feeling financially stressed? It's time to shake off your anxiety and take control. If credit card debt is one of your biggest challenges, a balance transfer to a lower interest rate card may be a great start.

We Florida Financial is now offering a **low balance transfer interest rate of 1.99% APR¹** for existing cards and as an introductory rate on new Visa® Platinum cards². **After the promotional period**, the variable APR will be **8.90% to 18.90%** based on your creditworthiness.

This great offer can help you with:

Smart debt consolidation

Bring your higher rate balances over to We Florida Financial's Visa, manage your payments, save on interest charges and pay off debt faster.



Making a larger purchase

If you've been eyeing a big-ticket item, now may be the time to buy it and pay less in card interest charges. You can also enjoy these regular benefits of our Visa Platinum card:

- No annual fee
- Interest-free grace period on purchases when the balance is paid in full by the due date
- Up to \$1,000,000 Travel Accident Insurance
- Extended Warranty Protection on purchases

Are You a Current Cardholder?

To start your balance transfer complete the form online at [WeFloridaFinancial.com/visa-balance-transfer](https://www.wefloridafinancial.com/visa-balance-transfer)

Don't Carry Our Card?

Apply online at [WeFloridaFinancial.com/visa-balance-transfer](https://www.wefloridafinancial.com/visa-balance-transfer)



¹APR=Annual Percentage Rate. ²Existing Cards: Offer valid for Visa Platinum only (not Secured or Credit Rebuilders) for Accounts open prior to 1/15/2021 for balance transfers initiated between 1/15/2021 and 12/31/2021. 1.99% APR is valid for 12 billing cycles from the date of the transaction with a 1.00% fee on the transaction amount (minimum \$10.00). After 12 billing cycles, the balance of the transaction reverts to the standard variable APR 8.90% to 18.90% based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Multiple transfers will be treated individually and expire individually. There will be a message on the statement one month prior to the rate expiration - Please be advised your 1.99% rate will end XX/XX/XX. New Cards: Offer valid for Visa Platinum only (not Secured or Credit Rebuilders) for Accounts open between 1/15/2021 and 12/31/2021. 1.99% APR is valid on all purchases, cash advances, and balance transfers for 12 billing cycles from the account opening date. A 1.00% fee will be charged on cash advances and balance transfers (minimum \$10.00). After the promotional period, the entire balance on the card converts to the standard variable APR 8.90% to 18.90% based on your creditworthiness. This APR will vary with the market based on the Prime Rate. There will be a message on the statement one month prior to the rate expiration - Please be advised your 1.99% rate will end XX/XX/XX.



It's Your Money. You've Earned It. Now Keep It.

A checking account is still a necessity. It is a convenient source of funds for bill paying, getting cash from an ATM and buying items through a debit card. It's also a good way to keep money secure and accumulate savings. The biggest downside to many checking accounts is the very low interest rate offered by many financial institutions. Until now.

With We Florida Financial's EarnMore Checking, you can take advantage of convenience AND healthy earnings.

For more information, visit:

[WeFloridaFinancial.com/earnmore-checking](https://www.WeFloridaFinancial.com/earnmore-checking)

¹APY. Rates effective as of 12/01/2020. 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 you must 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. *The \$250 bonus will be paid the 1st day of the month following the 90th day the account was opened and the account has the required deposit and enrollment 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.

Enjoy:

✓ **No Minimum Opening Balance**

✓ **High Earnings**

Get dividends of 3.00% APY¹ on balances up to \$10,000, and 0.25% APY¹ on funds over \$10,000

✓ **ATM Fees Refunded**

Get reimbursed up to \$20 per month for ATM fees

✓ **Online Banking**

Manage your money online 24/7

✓ **Fraud Protection**

Stay safe with We Protect, our ID theft detection and recovery program



Open an **EarnMore Checking account** and for a limited time only you can **GET \$250²**

To earn these benefits, you must have at least \$250 direct deposited into the account each month, and you must enroll in e-statements and make ten or more Visa® debit card pin-less transactions of at least \$5 each every month.

A monthly maintenance fee of \$5 will be assessed when the account requirements are not met.

We Drive

"I would recommend We Drive and We Florida Financial to the whole world. This place of establishment is like family. They care. They're courteous, loving, kind, sweet, understanding and most of all they go above and beyond to make it happen. If anyone needs a car, We Drive is the place to go to – bad credit, good credit or no credit. They will make it happen just the way you want." -- Kwanna Graneau



WeFloridaFinancial.com | 954-745-2400

Membership is required. Membership is open to individuals 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