

Coronavirus: 7 Things You Need to Know

1. We are here for you

The coronavirus and its ensuing effects has caused great distress for you, our members and our entire community. As we have been communicating and can't stress enough, We Florida Financial is here for you. In the spirit of "people helping people," the credit union is offering emergency relief loans and deferred loan payments. For more information go to [WeFloridaFinancial.com/covid-19](https://www.WeFloridaFinancial.com/covid-19).

2. Your money is safe and insured

Even with the overall downturn of our economy and the falling values in the stock market, your funds are safe at the credit union. Your accounts are fully insured by the National Credit Union Share Insurance Fund (NCUSIF) up to \$250,000.

3. A financial planner can help

If you are feeling nervous and uncertain about your investments, you might want to get professional advice from a financial planner. As a credit union member, you can take advantage of the MEMBERS Financial Services Representative at We Florida Financial. To schedule a complimentary consultation, please contact Michael Varga at 954-745-2317.

4. Coronavirus scams are rampant

Scammers have been working to collect money for fake vaccine research, unknown charities and nonexisting companies hawking protective gear. We urge everyone to practice healthy internet usage by refraining from contact with any unknown entities, not clicking on links from unknown individuals and to never share private information on the phone or online.

5. The credit union is still here for funding

Life goes on even in a pandemic, and most people must drive to provide for their needs and those of their families.



We want you to know that the credit union is here to assist with auto loans, at low rates and at reasonable terms. At this time, some homeowners are also looking to refinance with the market's lower rates. For more information on car loans and mortgages, please see page 2.

6. You can make social distancing productive

With many adults working remotely and children attending school online, time spent at home can be time well spent. Try something new like making an exotic dish, exercising to build up your immune system, calling old friends or brushing up on some financial learning. It's a good chance to reconnect with yourself and your life.

7. Be sure to get information from legitimate sources

In times of crisis, gossip and misinformation thrive, especially on social media. Be sure to use reliable sources that provide the best updated information. These include the sites of the Centers for Disease Control (www.cdc.gov) and that of the World Health Organization (www.who.int).

STAY SAFE!

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Your Credit Union

954-745-2400, Option 4
www.WeFloridaFinancial.com



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*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 1.99% 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 4/1/2020 our floor rate is 1.99%.

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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.



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