

We Got This.

May 2022



If Rates Go Up - Boost Yours!

**LOCK IN GREAT RATES NOW
AND IF RATES GO UP, YOU
CAN BOOST YOUR RATE.***

Available for Regular| Jumbo |IRA and IRA
Jumbo CDs for 24 and 36-month terms.

*One rate boost allowed during each term of the certificate. The rate may be boosted to the current rate at the time of the request. A penalty may be imposed for early withdrawal.



**Remembering our fellow Americans who fought
hard so we could enjoy a beautiful Memorial Day
making memories with our loved ones**



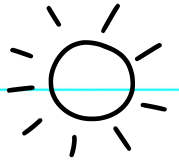
**FOR ALL OF THOSE WHO SERVE & PROTECT US, SEE
HOW YOU CAN GET UP TO .50% OFF YOUR CONSUMER
LOAN RATE WITH OUR 'HONORING HEROES' RATE.**

- Includes Military, Veterans, Paramedic, EMT, Healthcare Employees, Public Law Enforcement, Fire Department
- Eligible Loan Types: All Consumer Loans
- Must show proof of ID when applying
- No Application Fees
- .25% rate discount for defined heroes
- .50% rate discount with automatic payments from an EarnMore Checking account



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 4/1/2022 the floor rate is 2.79%. We Florida Financial standard underwriting guidelines apply. Loan cannot be for business purpose. Offer and rates may change at any time.

QUIZ: WHAT DO YOUR SUMMER PLANS SAY ABOUT YOU?



A



Exploring with your fur baby

B



Dreamy staycation

OR

A



Work, but make it fun

B



Family getaway

A's

If you picked A, you are a solo explorer! You enjoy the little things in life and don't need much to make you happy.

Check out our DreamMore Visa to help fund your summer solo missions.

B's

If you picked B, you have a passion for quality time with loved ones! No vacation is too expensive when it comes to making unforgettable memories.

Our Live Your Life Loan can support your biggest dream vacation.


FINANCIAL LITERACY

UPCOMING WEBINARS

Surviving the Unexpected
Preparation
Is Peace
of Mind



Register online at:

 www.WeFloridaFinancial.com/learn/financial

We Florida Financial Free Webinar

May 25th @ 11:00 am (EST)

Money Talk for Teens

- Calling all teens – let's talk money & cover topics such as working, making a budget, building a savings, banking, & writing checks.

Free KOFE Webinars

May 5th @ 1:00 pm (EST)

Income Tax Hacks: How to Save Time, Trouble & Money

- A job loss, accident, illness, or a death doesn't have to destroy your family or finances

CUNA Mutual Webinars

May 3rd @ 6:00 pm (EST)

The Return of Conservative Investing

May 17th @ 6:00 pm (EST) May 31st @ 6:00 pm (EST)

Women and Investing

Income for Life



 **SHRED-A-TREE
PLANT-A-TREE**

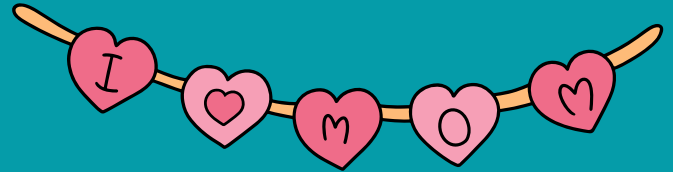


THE 5TH ANNUAL SOS
OCEAN CONSERVATION DAY

Our 2 part Earth Day celebration was a huge success. We'd like to thank all of our members who came out and contributed to the cause. We were able to plant 901 trees in partnership with One Tree Planted!



Pay Down Debt Without the Help of Mom's Wallet



Tip #1: Organize Your Debt

List every credit card you own along with an outstanding balance. Jot down the amount owed to each card issuer. Next, list the interest rate of each card. Repeat these steps for other loans you may have as well.

Tip #2: Choose Your Debt-Crushing Method

There are two approaches we recommend to folks who are seeking to get rid of their debt:

- The snowball method involves paying off your smallest debt first, and then moving to the next smallest until all debts have been fully paid.
- The avalanche method involves getting rid of the debt that has the highest interest rate first before moving on to the debt with the next-highest rate until all debts are paid.

Tip #3: Maximize Your Payments

Once you've chosen your debt-crushing method, find ways to maximize your monthly payments. You can do this by trimming your spending in one budget category and channeling that money toward your debt. You can also find ways to get some extra cash for your payments, such as freelancing, Uber Eats driving, dog walking, etc.

Tip #5: Consider a Personal Loan to Consolidate

When you consolidate debts into one low-interest loan, it's a lot easier to manage the monthly payments. Plus, the savings in interest you won't pay can be significant, especially if the new loan has a low-interest rate. If this approach sounds right for you, consider taking out a personal loan.

We can help consolidate these debts because surprises and big life events shouldn't stop you from living your life to the fullest! That's why we created our Live Your Life personal loan. Access the funds you need quickly & efficiently – For example**, \$4,999 for 36 months as low as 9.99% APR*.

Visit <https://www.WeFloridaFinancial.com/live-your-life-loan> to see what you qualify for.

Tip #6: Negotiate With Your Creditors

Many credit card companies will be willing to lower your interest rate once you prove you are serious about paying down debt. After kicking off your debt payment plan, it's worthwhile to contact each credit card company to discuss options.

No matter which strategy you go with or the methods you use for paying off your debt, commit to not adding more debt onto your card while paying it down. Paying off a large amount of debt will take time and willpower, but living debt-free is key to financial wellness. Best of luck on your debt-crushing journey!

*APR = Annual Percentage Rate. **Payment Example: Estimated monthly payments on a \$4,999 loan for 36 months for a well-qualified borrower at 9.99% APR = \$32.27 per \$1,000 borrowed. Rates are subject to change. Other rates and terms are available if you apply and qualify.



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