

We are Thankful



It's the time of year when we express our thankfulness. In this spirit, we are proud to extend to you, some of the best car loan offers in years. We Florida Financial cares and will help you get reliable and safe transportation with a loan featuring:

- **Rates as low as 1.74% APR¹**
- **No payment for 90 days¹**
- **PLUS up to \$100 Publix Gift Card²**

Members can also take full advantage of *We Drive*, our car-buying solution, giving you:

- **Concierge service with a dedicated Auto Advisor**
- **Special pricing and no hidden charges**
- **Free appraisals**

Don't wait. These low rates and great terms will not last forever. Call **954.691.CARS** or go to **WeFloridaFinancial.com/auto-defer**.

¹APR=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 1.74% 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 10/1/2020 our floor rate is 1.74%. During the deferred payment period, interest will continue to accrue on the deferred amount(s) and no late charge or penalty will be assessed. Refer to your GAP Policy for specific terms and conditions on your GAP coverage.

²Between 11/1/2020 and 12/31/2020: Autos purchased from the *We Drive* onsite inventory and financed through We Florida Financial will receive a \$100 Publix gift card. Autos purchased from the *We Drive* onsite inventory will receive a \$50 Publix gift card. Cards will be provided at closing with a completed purchase. No cash value. May be reported to the Internal Revenue Service (IRS) as income.



Get Your Home Ready for Family Festivities

It's time to share a holiday meal. But you need to fix up the dining space. Not to worry. A home equity loan from We Florida Financial can have you remodeling your kitchen, cooking and smiling in no time. With a fixed-rate home equity loan, you can enjoy:

- **Rates as low as 2.99% APR***
- **Fast loan processing**
- **Easy access to funds**
- **Possible tax deductibility**
(consult your tax advisor)



AND FOR A LIMITED TIME ONLY, you can buy the fixtures you've been eyeing with our gift of a **\$250 Visa® gift card**, yours with any fixed-rate home equity loan over \$50,000!*

Act now! Call us at 954-745-2400, Option 4 or visit us at:

[WeFloridaFinancial.com/loans/home-equity](https://www.wefloridafinancial.com/loans/home-equity)

*APR = Annual Percentage Rate. Payment Example: Estimated monthly payments on a 60-month fixed rate home equity loan at 2.99% APR = \$17.97 per \$1,000 borrowed.

**Fixed rate home equity loans \$50,000 and higher, funded between 10/1/2020 and 12/31/2020 will receive a \$250 Visa gift card. Cards will be sent via USPS and mailed within 30 days after loan funding date. No cash value. May be reported to the Internal Revenue Service (IRS) as income. Limit one (1) per membership.

We Spread the Kindness

In our proud tradition of helping the communities we serve, our credit union was pleased to collect food for the Pantry of Broward as part of National Charity Day in September. We Florida Financial employees generously donated 15 boxes of canned and boxed items which will be distributed to seniors living on low, fixed incomes and grandparents helping to raise their grandchildren in challenging circumstances.

We are grateful for the opportunity to assist the Pantry and thank our members and staff who share our vision of “people helping people.”



We Florida Financial employee Kyle helps to load donated food items into a Pantry of Broward truck.

Be Joyful for the Holidays

Need extra cash for the season? We Florida Financial has low-cost Holiday Loans to help with presents and parties. The joy begins with some extra jingle in your pockets. Apply today at WeFloridaFinancial.com/Holiday.



Need to Drive? We Can Help



Need a car but have never bought one, and you have little or no credit? We Florida Financial's First-Time Car Buyer program will help with:

- \$1,000 down payment assistance
- Fair interest rates
- A “How to Buy a Car” webinar
- One-on-one budgeting counseling

For more information on the program, counseling and webinar, please contact a *We Drive* representative at the number listed below. Webinars will be held in November and December. Reserve your spot now.

We Drive

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

E-mail us: Info@WeDrive.cars

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

Learn more: WeDrive.cars



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.

WE ARE SOCIAL



Federally insured by NCUA

