

We the Do'ers

NOVEMBER 2021

At We Florida Financial,
We support your
dreams, no matter
how substantial.



Give your dreams room to grow! Introducing the new DreamMore Visa Signature Rewards Card. At We Florida Financial, we support your dreams, no matter how substantial.

Whether working toward your goals, helping your community or treating yourself to something extra special, you're all set – so get dreaming.

Every purchase earns points, which can be used for a variety of services, merchandise, experiences and can even be turned into cash. Earn 1 point for every \$1 spent on credit card purchases. Earn 2 points for every \$1 spent on gas. Earn 3 points for every \$1 spent on dining and grocery purchases.

And that's not all! There is no annual fee the first year, your points do not expire and the Rewards Card will give you exclusive access to the CU Rewards Mall. Let the dreaming begin!

To learn more, contact us at 800-637-7728 or visit www.curewards.com for full rules.

November is the time to be thankful, a time to remember and to embrace those who enrich our lives. We are thankful for a lot of things, but we are most thankful for our incredible members! Wishing you a happy Thanksgiving filled with family, friends and financial health.



SALE

The Real Bargains on BLACK FRIDAY

As we prepare for the chaos Black Friday brings, take a few minutes to read through our list of what to buy and what to skip while you're on the hunt. Only come home with true bargains this time around!

SKIP: Large home appliances

While you may find markdowns this Black Friday on large household appliances, like dishwashers and refrigerators, you'll find even better during long holiday weekends, including Memorial Day, Labor Day and President's Day.

BUY: Small home appliances

You can score fantastic Black Friday deals on small household appliances like coffee makers, toaster ovens and blenders, which may see discounts of up to 65%.

SKIP: Jewelry

Prices on jewelry fall significantly in December and even further in January. If you're not in any rush, you're best off waiting until July, when jewelry prices are at their lowest point of the year.

BUY: Electronics

Crazy-low prices on electronics are a Black Friday basic. Discounted Apple products are another Black Friday favorite.

SKIP: Toys

You'll get better prices on toys and children's games in the weeks leading up to Christmas, when the shopping season is already winding down and retailers are looking to clear out inventory.

BUY: Online doorbusters

With many retailers now offering their Black Friday doorbusters online, there's no longer a need to fight the crowds for these fantastic bargains. You can now shop at your leisure from the comfort of your home.



SKIP: Fitness equipment

Push off buying exercise gear until after the holidays for a better deal. You'll score even steeper discounts if you wait until February, when the post-holiday inspiration for getting into shape starts wearing off.

BUY: Travel deals

If you plan on travelling for the holidays, or for a mid-winter getaway, look for markdowns on Black Friday and Cyber Monday on airfare, hotel reservations and car rentals.

SKIP: Bedding

Is your bedroom in need of a facelift? You'll have to wait for January and its legendary "white sales" for the year's steepest discounts on bedding and linens.

Coming home with the best bargains is only the half of it. If you purchase those bargains with the right card, you're truly getting the best bang for your buck! Our new DreamMore Visa Signature Rewards Card can support your holiday shopping and more. Why not give yourself something in return for all of the time you dedicate to shopping for others?

With 1 point earned for every \$1 spent on credit card purchases, you will get closer and closer to your dreams with every swipe. Whether you're working toward your goals, helping your community or treating yourself to something extra special, you're all set. Use your points to purchase flights, merchandise and gift cards, or turn them into cash.

With your We Florida Financial DreamMore Visa Signature Rewards Card in your wallet, it's time to start dreaming big.

Have any questions?

Contact us at 800-637-7728 or visit www.curewards.com for full rules.



NEW

Just10

Home Loan

Get into a new home now with a low down payment.



We make it easy to purchase your dream home! Our Just10 Home Loan will allow you to finance a new home with just 10% down, unlike other financial institutions who sometimes require 20% down. You'll be able to buy quicker and keep more money aside for home improvements or other expenses.

Finance your new home with just a 10% down payment:



Low out-of-pocket expenses compared to 20% down



Good alternative for JUMBO loans



Lower payment



No PMI



Build equity faster

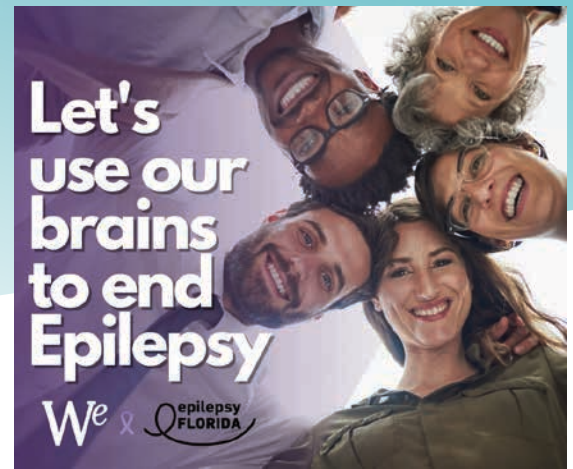


No Florida Intangible tax



We can help you get the benefits of a big down payment without having to save for it. Apply online now at [wefloridafinancial.com](https://www.wefloridafinancial.com).

Borrower is able to finance a home purchase with 10% down payment, 80% first mortgage and 10% simultaneous HELOC or fixed rate 2nd mortgage loan. You must be at least 18 years of age. Property must be located in the State of Florida. Members must open and maintain a savings account with a minimum balance of \$5 for the duration of their membership. Fixed rates and adjustable rate mortgages are available.



Did you know that epilepsy is the 4th most common neurological disorder after migraines, stroke, and Alzheimer's disease? Approximately 426,000 Floridians are currently diagnosed with epilepsy. Over a lifetime, 1 in 26 people in the U.S. will develop epilepsy and 1 in 10 will have a seizure.

Currently, there is no cure. Beyond seizures, those with epilepsy face stigma, discrimination, and social isolation. Epilepsy impacts every aspect of one's life and every person in it. Together, we can reduce the stigma and work in pursuit of a world free of epilepsy.

November is Epilepsy Awareness Month. Our branches will be accepting donations all month long. Help us support Epilepsy Florida and their mission to pursue a world free of Epilepsy. All donations will go to individuals who suffer from Epilepsy in Broward & Miami. It will support their medical services, emergency medications, transportation and more.

The 9th Annual Miss Arc Broward Pageant



We are proud to sponsor Anelisse for the 9th Annual Miss Arc Broward Pageant - a pageant to empower young women with disabilities in a supportive environment.

She is 12 years old and wants to become an American Sign Language teacher when she grows up. Anelisse has trained in Aikido for 4 years and her favorite memory is when she met Winter the Dolphin.

We can't wait to watch her take the stage at The Parker on November 21st!

Shared Branching

We make it easy to do business with us – wherever you live or work! Most transactions can be taken care of with a phone call. If you need to visit a branch, we are part of a nationwide shared branch network, which means you can conduct your credit union business at over 5,000 locations across the country! Check out Co-opcreditunions.org for more information and participating locations.



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