

We the Do'ers

OCTOBER 2021

WeDrive CAR SAIL ONE DAY EVENT

We Florida Financial
Margate Branch Parking Lot
1982 State Rd. 7
Margate, FL 33063

PREVIEW: Friday, October 22, 2021 TIME: 4 pm - 7 pm

SALE: Saturday, October 23, 2021 TIME: 9 am - 3 pm

ANCHOR PASSENGER TICKET



Buy and Sail!

Be one of the first to purchase a vehicle through We Drive and finance with We Florida Financial during the Car Sail and receive a **Complimentary Cruise Certificate³ PLUS...**

- Rates as low as 1.79% APR¹
- Large inventory in stock
- 90 days deferred payment²

Get pre-approved and ready to cruise at **WeDrive.cars**.

A stylized illustration of a cruise ship's funnel, colored dark blue with a white top and a red stripe. The text is written on the front of the funnel.

**FIRST 50
CAR BUYERS receive a
COMPLIMENTARY
CRUISE
CERTIFICATE!³**

¹APR=Annual Percentage Rate. The rate quoted is for a well-qualified borrower who has a Premium membership for 10 years when vehicle is sourced through We Drive and purchased at a We Drive participating dealer and finances with We Florida Financial. Payment Example: Estimated monthly payments on a 60-month auto loan at 1.79% APR = \$17.44 per \$1,000 borrowed. Rates are subject to change. Loans will not be financed below our floor rate. As of 10/1/21 our floor rate is 1.79% APR. ²During 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. ³Autos sourced through We Drive and purchased at We Drive or during the Car Sail and financed with We Florida Financial will receive a complimentary cruise certificate. Cruise certificates will be offered after the completed purchase. No cash value. May be reported to the Internal Revenue Service (IRS) as income.

Keeping the Cheer in the Holidays This Year

You don't have to rack up a huge credit card bill or go into debt to cover your holiday expenses. Enjoy a financially stress-free season with these six tips:

1 Create a detailed list of all your expenses

Draw up a list of every holiday expense you anticipate. Include all gifts, décor, travel expenses and donations. Try to keep it as trim as possible by cutting out non-essentials and using stuff you may have in storage from previous years.

2 Determine how much money you can spend

Work on finding a magic number that will cover everything on your list and that you can realistically afford. Ideally, this money should come from funds you've set aside just for this purpose.

3 Divide and conquer

Next, assign specific amounts of money in your budget for each expense category and for every person on your gift list. Again, make sure your numbers will work from both a financial and practical perspective.

4 Track as you shop

As you shop, keep careful account of exactly how much money you've spent for each person and in each expense category. Review your budget often to make sure you're staying on track.

To make this job easier, use an app, like We Branch – our online banking service. It allows you to automatically track your spending against your income and will show you how well you're sticking to it.



5 Shop smartly

Keep your spending to a minimum with these hacks:

- **Use shopping apps** to get your favorite retailers' best deals and coupons delivered right to your phone.
- **Shop online on Tuesday morning.** Research shows this time of week is when you'll find the hottest online deals.
- **Shop with a friend.** Take advantage of BOGO sales by splitting the cost of a single item with a friend and each of you taking one item home.
- **Shop late.** Prices actually fall in the weeks leading up to Christmas as retailers get ready to clear out their holiday inventory.

6 Let us help!

Take the financial stress out of the holiday season with our Live Your Life Loan! This personal loan can help you cover holiday expenses so you can enjoy making lifelong memories with your friends and family.

For example**, \$4,999 for 36 months as low as 9.99% APR*.

*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.



We Support The Fight



October is Breast Cancer Awareness Month! All of our branches will be accepting donations for the entire month of October. Celebrate and honor the life of a fighter by adding a heart to our support wall.

All donations go towards the Florida Breast Cancer Foundation.

Calling All Volunteers

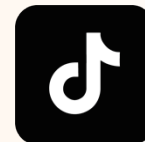
We are looking for members who wish to serve on the Board of Directors. The Board consists of members who volunteer their time making important decisions to change and improve our products, services and processes while helping us reach our key results.

We have 3 positions available. If you are interested in serving on the Board, please contact Sonda Welch at 954-745-2314 to obtain the necessary application. We must receive completed applications by November 15, 2021.



Let's Get Social

Follow us on social media & keep up with the We fun!



We Celebrate Diversity

This October, We celebrate Global Diversity Awareness Month and honor the diverse minds and beliefs of all cultures around the world. Open your mind to new views and ideas, appreciate cultural differences, and enjoy a new perspective you may have been missing.

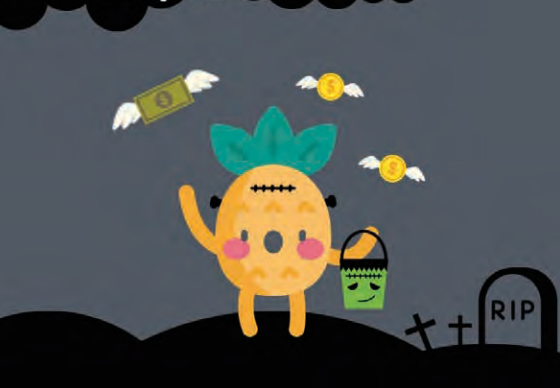


5 WAYS WE ARE ALL BETTER BECAUSE OF DIVERSITY:

- 1 Prepares You for Work in a Global Society** - No matter what profession you enter, you'll find yourself working with employers, coworkers, and clients from diverse backgrounds. By experiencing diversity, you are laying the groundwork to be comfortable working and interacting with a variety of individuals of all nationalities.
- 2 Increases Your Knowledge** - Research consistently shows that we learn more from people who are different from us than we do from people who are similar to us.
- 3 Prepares You for Career Success** - America's workforce is more diverse than ever. Learning to relate to people from different cultural backgrounds will increase your ability to work cohesively.
- 4 Enhances Social Development** - Interacting with people from a variety of groups widens your social circle by expanding the pool of people with whom you can associate and develop relationships.
- 5 Enhances Self-Awareness** - Learning from people whose backgrounds and experiences differ from your own allows you to compare and contrast your life experiences with others.



Finances shouldn't scare you...



31 TIPS to Make Financial Planning Not So Scary

We are so excited to launch our 31 tips to make financial planning not so scary! To celebrate Financial Planning Month this October, we are bringing you a customized desktop version of Zogo's app. Heading into the holiday season, Financial Planning Month reminds us to prepare our budgets, finances and more. The customized desktop version of the Zogo app will make it easy for our members to gain knowledge on various financial topics each day of the month. Be sure to follow us on social media so you can join in on the 31 days of fun!