

## Right Time. Right Rates. Don't Wait!

### Eye-Popping Rates

Looking for a new home? Thinking about refinancing? Now's the right time! And we have the right rates! Our mortgage loans have not been this attractive in years. Ready to buy? Take a good look!

### Stability and Certainty

We Florida Financial's fixed-rate mortgages give you the advantage of interest rates that are locked in for the term of the loan. They allow you to budget for your monthly payment without the worry of possible increases. They are also beneficial for families that plan to stay in their homes for many years. If this describes your situation, We Florida Financial's fixed-rate mortgages with their current low rates, make this the perfect time to lock in.

### Lower Starting Rates and Lower Closing Costs

We Florida Financial also offers Adjustable Rate Mortgages or ARMs which appeal to members looking for fixed, low payments for a certain period. Some of these ARMs may be the perfect solution for potential first-time homebuyers, those who cannot afford a down payment, and the budget



conscious who want to take advantage of the credit union's lower closing costs.

Need more information? Please email us at [info@wefloridafinancial.com](mailto:info@wefloridafinancial.com) or go to [WeFloridaFinancial.com/mortgage/home-loans](https://www.wefloridafinancial.com/mortgage/home-loans)



*(Continued on back)*

## When You Need New Wheels



When you are ready for a different set of wheels, we're ready to help. Your credit union can make it possible with a car loan that can give you:

- Rates as low as 1.74% APR<sup>1</sup>
- No payment for 90 days<sup>2</sup>

And because for many of us a new auto purchase can be somewhat challenging, We *Drive*, our car-buying solution, can guide you through every step, 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](https://www.wefloridafinancial.com/auto-defer).

*(Continued on back)*

# The Family that Flies Together...



Member Ben C. recently bought a Citabria aircraft with a loan from We fly. He took his grandchildren for their first flight with Papa at the wheel. It was an unforgettable experience for all. We are glad to be a part of this maiden flight that has created an unbreakable family bond.



“This was my grandsons’ first time ever to leave the terra-firma we call earth. I had waited until the boys, on their own, showed an interest in flying. I did not want to coerce them or overwhelm them with my 45 years of aviation experience. They were great passengers. I took each on separate flights and was amazed that both kids had the same reaction to the same scenic spot we saw as we lifted off. We climbed up to 3,000 feet and flew beneath the cloud bases. On the way back down to the airport, I demonstrated a stall and explained that this was just a technical word and everything was under control. My grandsons’ first flight made for priceless bonding. Thanks to the folks at We Florida Financial for working with us on the funding for the Citabria. They were great to work with, very punctual, proper and professional!”

*Ben C. is a former NTSB investigator and retired FAA inspector. He currently provides sightseeing flights and is studying for his flight instructor rating to train pilots for the tail-wheel endorsement.*

## Right Time. Right Rates. Don't Wait! *(continued from front)*

**\*15-Year Fixed-Rate Mortgage Disclosure** 15-year fixed-rate mortgage: APR = Annual Percentage Rate. Estimated payments on a \$250,000.00 fifteen-year fixed-rate mortgage with 20% down payment at 2.497% APR are \$1,666.62 monthly which includes principal and interest. Payment shown does not include taxes or insurance, actual payment may be greater. Borrower is responsible for all closing costs. Private mortgage insurance required on LTV above 80%. We Florida Financial must receive a valid first lien position on an owner-occupied detached single family home, townhouse or condo. Property must be located in Florida. Additional conditions may apply. Other programs, rates and terms are available if you apply and qualify. Rates may change without notice. We Florida Financial NMLS ID 705683.

**\*\*30-Year Fixed-Rate Mortgage Disclosure** 30-year fixed-rate mortgage: APR = Annual Percentage Rate. Estimated payments on a \$250,000.00 thirty-year fixed-rate mortgage with 20% down payment at 3.068% APR are \$1,063.20 monthly which includes principal and interest. Payment shown does not include taxes or insurance, actual payment may be greater. Borrower is responsible for all closing costs. Private mortgage insurance required on LTV above 80%. We Florida Financial must receive a valid first lien position on an owner-occupied detached single family home, townhouse or condo. Property must be located in Florida. Additional conditions may apply. Other programs, rates and terms are available if you apply and qualify. Rates may change without notice. We Florida Financial NMLS ID 705683.



## When You Need New Wheels *(continued from front)*

<sup>1</sup>APR=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 financed 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 8/1/2020 our floor rate is 1.74%.

<sup>2</sup>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.



**WeFloridaFinancial.com | 954-745-2400**

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.

WE ARE SOCIAL



Federally insured by NCUA

