

We the Do'ers

SEPTEMBER 2021

Fall in Love With Your Credit Union

As a Member of We Florida Financial, you are uniquely positioned to manage your finances and watch your money grow on the best possible terms. Like a Member of an elite club, you are entitled to exclusive privileges and individualized service, courtesy of your credit union.

Let's take a quick look at some of the benefits you can enjoy as a member:

1. Highly personalized service

When you step through the door of We Florida Financial, you know you'll always be welcomed by familiar faces, warm smiles and friendly greetings. There are no impersonal tellers who don't know you — just our helpful service representatives who treat you like family. No matter your age or stage, We are happy to guide you through any challenge and assist you in reaching your financial goals.

Our outstanding member service means we're personally invested in your financial well-being and only want to see your success. To that end, we'll grant you a loan quicker than most big banks. We also offer free financial education for members through our partners, Zogo and KOFE, enabling you to broaden your money knowledge and to learn how to make smarter financial choices.

2. Increased value for your money

As a not-for-profit cooperative, We are proud to pass savings on to you in the form of low or no account fees, better loan terms and higher dividend payments on your savings.

At We Florida Financial, we don't have outside investors to answer to. This enables us to be more attuned to your needs without worrying about increasing our own worth. Our not-for-profit status frees us to offer you optimal



terms on share certificates, savings accounts and more. It's more money in your pocket just for being a member.

3. A voice in how the credit union operates

We are member-owned, operating with only your best interests in mind. You have a voice in how your credit union runs. Our board comprises members of the credit union, just like you. This means the decisions they make will always be advantageous to our membership and to the general community instead of trying to pander to outside stockholders.

4. A chance to give back to the community

We are strong believers in giving back to the community. We support many community initiatives and organizations, and we are committed to making decisions that benefit the entire community. We are especially invested in the success of local non-profits involved in environmental awareness, helping animals and children in need. We will often sponsor events to raise money for local charities through our credit union. Stay up to date on our most recent events by following us on social media! We are active on Instagram, Facebook, Twitter, TikTok and LinkedIn.

When you choose We Florida Financial, you're choosing to give back to the community, too.

Experience the credit union difference.

5 Ways to Survive a Long Car Ride With the Kids

A long-distance road trip with the kids isn't for the faint of heart, but it's often the only practical choice to get your family from point A to point B. If you're planning on traveling with your children this Labor Day, try these tips for keeping your children happy and entertained.

1. Make sure everyone is well-rested and fed before the journey.

Bring plenty of snacks and drinks and plan on taking time to stop to eat, use the restroom and stretch your legs. Your trip might take longer this way, but it's bound to be much more enjoyable.

2. Use screen time carefully.

In small amounts, it can be quite entertaining and make the time fly by for your children. Too much, and you've got a meltdown on your hands.

3. Look for travel versions of popular board games that your child can play alone or with siblings and parents.

It's a good idea to choose games that your child is familiar with, as the road isn't generally a favorable place to figure out how to play a new game.

4. Be prepared!

Make sure that each family member has a full change of clothes in an easy-to-access place along with diapers, wipes or any other personal care



items you'll be sure to need. Hand sanitizer will serve well to clean your hands before you eat. A first aid kit with bandages and over the counter medicines is also very useful.

5. Take advantage of the time together to bond as a family.

Sing silly songs. Tell embarrassing stories about your childhood. You might be surprised at how fast the time flies when you are having a good conversation with the people that you love.

Let's Get Social

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



SOCIAL MEDIA: Five Scams That Work



Platforms like Facebook, Twitter, Instagram, and LinkedIn and many others can help us connect on a personal and professional level with friends, family, business associates, and causes that allow us to make new connections with others with shared interests. Participation is free to everyone, which has led to an unprecedented use of social media. As of April 2021, 3.96 billion people identified as users of social media, representing half of the 7.7 billion of the world's population, including more than 70% of the population of the United States. It is not surprising that criminals have focused their attention on these internet platforms as a way to gather personal information, gain trust, and socially engineer their way to fraud that results in billions of dollars of losses annually.

Be on the lookout for these scams:

1. CONGRATULATIONS, YOU WON!

Lotteries, gift cards, and other prize scams can make you believe that just by using social media you have somehow qualified for a prize of cash, gifts or discounts. These scams are designed to lure you to click on a link, which can go on to request personal information in order to "verify your eligibility". By clicking on links to view or redeem your prize you may also be unwittingly downloading malware that can continue to collect more personal information and track your logins and other internet activity.

Why this scam works: Everyone loves a discount, and the attraction of winning a prize is strong.

Remember: You can't win a lottery that you never entered; however, a scammer can throw up advertising to everyone that appears that it is a personal approach just to you.

2. PLAY THIS GAME!

We have all seen friends on social media participate in fun and interesting games such as "Are you color-blind?", "Check your IQ", and "What is your Pirate Name?" These games may ask for your age, your date of birth, marital status, zip code and other personal information such as your name of the street that you grew up on, your favorite pet's name, etc. which could be useful for a criminal to create a profile on you to commit identity theft.

Why this Scam Works: Most of us look for ways to interact with others and receive personalized feedback. Once a friend participates in this activity there is peer pressure for other friends to play along.

Remember: Never enter any personal information on social media, even your phone number.

3. IS THIS REALLY YOU IN THIS PICTURE?!

This is a variation of a phishing scam that you may receive as a message in your social media app, or it may appear in your feed as an advertisement that looks like a message directed just to you. Variations of this message might be "I can't believe what he said about you!!!" or "Did you really mean to say this out loud?" Our protection instinct kicks in and you click on a link which downloads malware, and/or presents a login page that looks just like the social media site. Thinking it is legitimate you enter your user name and password. Now the criminals have your social media login which provides access to your profile and everything you have posted on the site.

Why this Scam Works: Anyone who has interacted on social media has a fear that they, or someone they know, will accidentally post something unintended. Even more compelling is the thought that someone who may want to do harm will post something embarrassing or confidential.

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Real People, Real Rewards.

Join Nathalie and many others who are getting financial education for free! Download the Zogo app using code: WEFLOIDA and get rewarded to learn about finance today.

The graphic features the logos for WeFlorida Financial and Zogo at the top. Below are three testimonial boxes, each with a cartoon pineapple character. The first box is on the right, the second on the left, and the third on the left. The word 'TESTIMONIALS' is written in large, spaced-out letters at the bottom of the graphic.

We Florida FINANCIAL + **zogo**

My experience using Zogo so far has been quite pleasant. I enjoy learning about finances on a gamified platform! Plus I get to earn points towards an Amazon gift card - super awesome!
- Nathalie S.

It's helping me understand the importance of protecting my money and spending it wisely.
- Sarah R.

It's an educational experience! Most of these topics aren't taught in school so it's really great that I can learn them here.
- Meghan F.

T E S T I M O N I A L S

SOCIAL MEDIA: Five Scams That Work

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Remember: Don't click on links in social media. If you receive a message and you can't verify the source, don't click. If it looks like the message is from someone you know, contact that person to verify it's not a scam before clicking the link.

4. SEE WHO IS LOOKING AT YOUR PROFILE!

In this scam, an offer may be presented to download an "Add-On" that will allow you to see who is searching for, and viewing your social media profile. The scam may redirect you to a survey or an online registration for a purchase, which allows the criminal to gain access to your personal enrollment information and your credit card data.

Why this Scam Works: We all have curiosity and a desire to be liked.

Remember: If you are redirected to a page, make sure that the URL is legitimate. Check out the product offer outside of your social media session to see if it is legitimate and their and no scam complaints.

5. YOUR ACCOUNT IS BEING CANCELLED!

Tell an avid social media user that a request to cancel their account has been received, or that their account is being frozen or removed, and watch the panic set in. Criminals count on this reaction. A normally careful person forgets all of the lessons of internet safety in their haste to prove that this action is NOT warranted. If this happens, it may result in you unwittingly providing information to criminals posing as social media administrators.

Why this Scam Works: Social media platforms are an important link to our family, friends and business associates. The thought of losing data and control of this lifeline is scary to many.

Remember: Don't trust any message that claims to be from the social media administrator. Contact the administrator outside of the social media session to make sure that the message is legitimate.