

We the Do'ers

MARCH 2022

Live Your Life LOAN Spring Vacation

Wherever your spring vacation takes you, don't limit the fun! A day on the water, a trip to your favorite theme park, whatever it is, We got this! We can help you access the funds you need quickly and efficiently with our Live Your Life Loan.

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.



You Can Now Text Us!

You can get your questions answered quickly and easily from the convenience of your mobile phone by texting 954-745-2400.

We are excited to announce that we have officially launched our new digital platform that allows us to communicate via text message with you. You can now communicate with us personally and efficiently for any needs you may have. The platform is specifically designed to serve financial institutions so it's safe and secure.



Celebrating 70 Years Strong

Founded in 1952, We Florida Financial is proud to celebrate 70 years of serving the local community. It is our community that has made us one of the most successful credit union's in the state of Florida. Supported by our members and dedicated to world-class service, together, We Got This.

New Members Get \$70 When they Open A Savings Account

Get \$70* on us to celebrate our 70 years of service. Open a new savings account today, set up a qualified direct deposit and enroll in E-statements and we'll drop a sweet \$70* directly into your new account. Use the code #Get70.

PLUS, enjoy these additional benefits of membership including:

- Online Access
- Mobile App
- Courtesy Pay
- Account Debit Card
- Share Branching
- And More



BECOME A MEMBER! GO TO [WeFloridaFinancial.com/celebrating-70](https://www.WeFloridaFinancial.com/celebrating-70)

Disclaimer: *The \$70 bonus will be paid the 1st day of the month following the 90th day the account was opened and has the required direct deposit of \$250/month and is enrolled in e-statements. Only one bonus offer per membership. The bonus may be reported to the IRS as income. Bonus offer may be withdrawn or changed at any time. Valid for new savings accounts opened between 03/1/2022 and 5/31/2022. Federally insured by NCUA. Membership at We Florida Financial is open to individuals who live or work in select counties from Key West to Jacksonville. Minimum balance required to open a savings account is \$5. Members must maintain a savings account with a minimum of \$5 for the duration of their membership.



Already a Member?

You can still join the celebration. Sign up for a checking account and be entered to win \$700

Join the Celebration! You could win \$700 when you open a NEW checking account. To commemorate 70 years of serving our members and community, we are giving away a chance to win \$700 when you open a new business or personal checking account, set up a qualified direct deposit and enroll in E-statements. Who couldn't use a few extra Benjamins on us? Use the code #WeAre70.

PLUS, enjoy these additional benefits:

- No Opening Balance
- We Protect
- Courtesy Pay
- No Account Limitations
- Low Fees

Disclaimer: *The \$700 bonus drawing is open to We Florida Financial members who follow the Entry Rules for one or more of the seven chances to win. To be eligible, members with a new business or personal checking account, qualified \$500/monthly direct deposit, and enrollment in E-statements will be entered into the drawing closest to the 1st day of the month following the 90th day the account was opened. The account must be in good standing to be entered into the drawing. The bonus may be reported to the IRS as income. Bonus offer may be withdrawn or changed at any time. Valid for new checking accounts opened between 03/1/2022 and 9/1/2022.

APPLY NOW! GO TO [WeFloridaFinancial.com/celebrating-70](https://www.WeFloridaFinancial.com/celebrating-70)

Contest is open to We Florida Financial members who follow the Entry Rules for one or more of the seven chances to win. Entrants must be U.S. residents in any of the fifty (50) United States or the District of Columbia, and who are 18 years old as of their date of entry in this promotion in order to qualify. Membership is open to individuals who live and work in select counties from Key West to Jacksonville. Members must maintain a savings account with a minimum balance of \$5 for the duration of their membership. No purchase necessary. See Credit Union for complete rules or visit www.WeFloridaFinancial.com. Encore checking accounts are not eligible.

Financial To-Do List This Spring



Q: What should be on my financial to-do list this spring?

A: It's wonderful that you're using the season to clean up your finances. Let's review some ways you can improve your money management this time of year.

De-clutter your finances

As you sift through the junk in your home, do the same for your finances. Review your budget to cut extra expenses that are cluttering it up, like subscriptions you don't use or upgraded apps you don't need. Next, simplify your monthly bill-paying by moving all due dates to the same day and setting up an automatic payment so you're never late again. Finally, simplify your savings by setting up an automatic monthly transfer between your Checking Account and Savings Account.

Review your W-4

Post-tax season is the perfect time to look over your W-4 to determine if you're withholding too much money — or too little. A generous tax refund might seem like good news, but it's like giving the government an interest-free loan throughout the year. You don't want to withhold too little money and end up with a big tax bill to pay at the end of the year either. Ask an accountant to help you find that sweet spot, or work out the numbers using the IRS' [withholding calculator](#).

Protect your personal information

Now that you've paid your taxes, it's also a good time to get rid of any documents that can compromise your safety. You can safely shred your account statements, credit card bills and utility bills. Join us on Earth Day for our annual Shred-It event! Safely dispose of your documents while contributing to a greater cause.

Keep a copy of the deed of your home, your car title, unpaid loan statements and your tax returns. House these papers, as well as your most important sensitive documents, like your Social Security

card, birth certificate and marriage certificate, in a fireproof box or in a locked file cabinet.

Throw away a debt

Get serious about getting out of debt by making a list of your debts in order from smallest to largest. Work out a plan for maximizing your payments on this debt, acquiring the necessary funds by pruning an expense category on your monthly budget or taking on freelance work for extra cash. Once you've paid off your smallest debt, work on the next-smallest debt until you're completely debt-free.

Shop for springtime deals

Consumer Reports recommends shopping for vacuum cleaners, digital cameras, air purifiers, space heaters and roofing in early spring.

Start saving for summer

If you haven't already done so, now's the time to start putting money away for your summer getaway. Every little bit adds up, and the earlier you start saving, the more money you'll have to spend on that dream vacation.

Now may also be the time to look into a good rewards card. Specifically one that allows you to redeem points for flights. At We Florida Financial, we support your dreams, no matter how substantial. That's why we launched our DreamMore Rewards Card! Every purchase earns points, which can be used for a variety of services, merchandise, experiences and can even be turned into cash.

Click [HERE](#) to apply online!



Upcoming Webinars

CUNA Mutual Webinar

April 5th @ 6:00 pm (EST)

Social Security and Your Retirement

- Regardless of when you plan to retire, Social Security will likely be an important part of the road ahead. But do you know the rules of the road when it comes to Social Security? Determining when to begin benefits could be one of the biggest financial decisions you face, and there are key issues to consider. You'll find out more about your Social Security benefits and discuss the role they play when setting a clear direction for your financial future.

We Florida Financial Free Webinar for April

April 19th @ 11:00 am (EST)

Financial Literacy 101

- For Financial Literacy Month, we will cover all things finance; including budgeting, savings, goal setting, credit & more.

Turn your House into your Dream Home with a low-rate HELOC!

2.49%* APR

**Early Bird fixed rate
for the first 12 months**

A home equity loan, commonly referred to as a second mortgage, may be an excellent way to utilize the equity in your home for a variety of reasons. It may be utilized to finance:

- Home renovations
- Educational expenses
- Big-ticket purchases such as a boat, car, second home, or a once in a lifetime vacation
- Unexpected major medical expenses
- Consolidate credit card debt into a lower interest rate loan

Go to wefloridafinancial.com/heloc and click APPLY NOW.

*APR = Annual Percentage Rate. 2.49% APR for the first 12 months after date of closing. After 12 months the APR reverts to a variable rate. The rate is based on creditworthiness and LTM (loan to value) at the time of closing and the current prime rate +/- margin. Closing costs are waived, except for the origination fee, as long as the line remains open for 24 months.

