

We Got This.



November 2025

Celebrate the Holidays with Extra Cash



Wouldn't a little extra cash this time of year make everything easier? Apply for a Holiday Loan and borrow up to \$2,500 for holiday travel, gifts...or treat yourself!

Don't pile up high-rate credit card charges that can take forever to pay off! Borrow up to \$2,500 and repay it conveniently over time. What better way to handle the expenses of the season than with a low-cost holiday loan from your Credit Union?

Don't wait! Holiday loans are only available through January 31, 2026.

Click Apply Now to request your holiday loan, then select *Unsecured Personal Loan*.



Apply Now

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.





We Are Looking for Members Who Wish to Serve on the Board of Directors

We are looking for members who wish to serve on the Board of Directors. The Board comprises esteemed individuals who graciously dedicate their time and expertise to guide our credit union in its strategic planning endeavors. They play a fundamental role in setting long-term goals that ensure sustainable growth and prosperity.

The collective wisdom and diverse experiences of our Board members enable them to provide invaluable direction and insights. One of the key responsibilities of our board is to nurture relationships with the members residing in the communities we serve. By fostering strong connections and engaging with the community, our Board members help us understand the needs and aspirations of our members better. This collaborative approach allows us to tailor our services and initiatives to address the specific requirements of each community.

If you are interested in serving on the Board, please contact Sonda Welch at SWelch@WefFloridafinancial.com to obtain the necessary application.

We must receive completed applications by Saturday, November 15, 2025.

Don't Let Unexpected Expenses Take a Toll on Your Finances This Holiday Season



The holidays can be a financially stressful time. In the rush of holiday shopping, last-minute purchases and unplanned expenses can throw a curve in your financial routine. We Florida Financial members can rest easy knowing they have Courtesy Pay.

Courtesy Pay is a financial cushion to protect members when the unexpected happens. This valuable program protects members from high fees or a damaged credit score. Learn more about Courtesy Pay and how it works at <https://wefloridafinancial.com/courtesy-pay>.



November Holiday Closures



All Financial Centers and Member Services will be closed the following dates in November:

- **Tuesday, November 11th** - Veterans Day
- **Thursday, November 27th** - Thanksgiving Day
- **Friday, November 28th** - Day after Thanksgiving
- **Saturday, November 29th** - Saturday holiday closure

Online and mobile banking are available 24/7.

Kindness is Contagious



Our guest blogger Mommy Money shares the rewards she's reaped from donating time at her children's schools, and offers ideas for anyone ready to give back to their community. Volunteering time, expertise or abilities makes the world a better place.

[READ MORE](#)



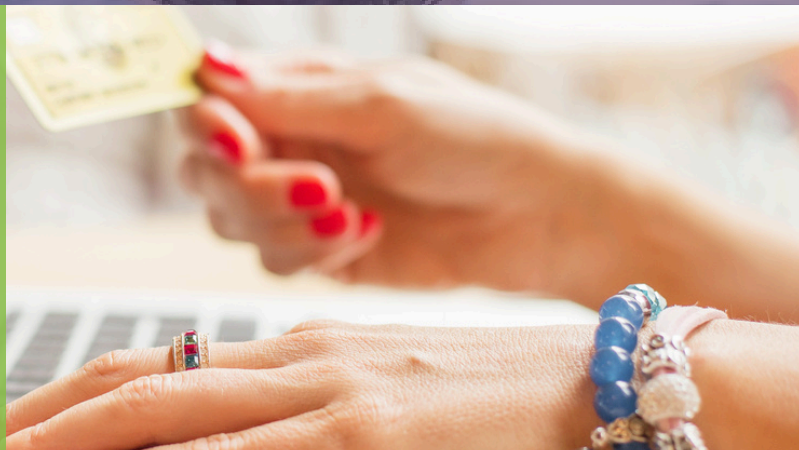


We've partnered with GreenPath, a national non-profit committed to improving quality of life through financial wellness. No matter where you are on the journey to financial wellness, the financial experts at GreenPath can help you to take control of your financial future.



Before You Say Yes: Pros & Cons of Store Credit Cards

Before you say yes to another card, it's worth taking a closer look at what's really going on behind the scenes. [Learn more >>](#)



November Webinar

In honor of Veterans Day, join GreenPath November 12 at 1PM Eastern for a Military Financial Wellness webinar and the unique financial journeys of service members, veterans, and their families. [Register >>](#)

Identity Theft, Fraud, and Scams

Can you spot an online scam? This 15-minute GreenPath LearningLab+ course will show you how to spot fraud before it happens. [Learn more >>](#)



Start Your Financial Wellness Journey

📞 Call GreenPath: 877-337-3399

🌐 Visit [GreenPath.com/WeFloridaFinancial](https://www.GreenPath.com/WeFloridaFinancial)



You're Invited: Financial Checkup Days

We're excited to invite you to **Financial Checkup Days** at your local branch. This is an exceptional opportunity to explore your financial goals and get expert guidance, no matter where you are on your wealth journey.

Meet Alex Forster, our trusted We Florida Investments & Retirement Wealth Advisor, who will be available to answer your questions and offer personalized advice. Whether you're just starting out or are already a seasoned investor, Alex is here to help you make informed decisions about your financial future.

Pembroke Pines Monday, November 3 9:00 AM - 4:00 PM	Pembroke Pines Wednesday, December 3 10:00 AM - 4:00 PM
---	---

Please stop by for a private, one-on-one conversation, ask questions, and learn more about how we can help you on your path to financial success.

No appointment needed — just stop in! We are excited to see you there.

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. We Florida Financial and We Florida Investments & Retirement **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using We Florida Investments & Retirement, and are employees of LPL. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, We Florida Financial or We Florida Investments & Retirement. Securities and insurance offered through LPL or its affiliates are:

NOT INSURED BY NCUA OR ANY OTHER GOVERNMENT AGENCY	NOT CREDIT UNION GUARANTEED	NOT CREDIT UNION DEPOSITS OR OBLIGATIONS	MAY LOSE VALUE
--	-----------------------------------	--	----------------

International Fraud Awareness Week

November 16-22, 2025

As a supporting organization of International Fraud Awareness Week, or Fraud Week, We Florida Financial is proud to demonstrate our commitment to preventing and detecting fraud.

Zoie DiGioia, BSA and Fraud Director, leads We Florida Financial's Fraud Management department. "I'm proud of the work our team does daily to spot and prevent fraud from negatively impacting our members. The fraudsters are constantly coming up with new scams, so it's important for our members to stay vigilant to protect their accounts."



Visit our **Fraud Awareness Week blog** for tips for consumers and businesses to combat fraud.

If you see transactions on your We Florida Financial accounts that you don't recognize, call us right away at 954-745-2400, send us a [secure message in Online Banking](#) or in the [Mobile App](#), or [visit your nearest branch](#).



Margate Financial Center Is Relocating

We will be relocating the Margate Financial Center to the Coral Landings III shopping center in early January, 2026.

The new address will be:
3440 NW 62nd Avenue, Margate, FL 33063

We look forward to serving you in the new location in the coming months!

