



We Got This.

October 2025

Fraud Alert: Keep Your Accounts Safe

Fraud attempts are on the rise and knowing what to look for can help protect your accounts. Fraudsters are increasingly using spoofing tactics—pretending to be trusted companies, including We Florida Financial—to try to access your personal and financial information. To keep your accounts safe, please remember:

We Florida Financial will never contact you to ask for:

- Your online banking login or password
- Secure Access Codes
- Full debit or credit card details (including the number, CVV, or expiration date)

If you ever receive a suspicious call, text, or email claiming to be from us, do not share any information. Instead, call us at 954-745-2400.



We also recommend setting up account alerts through Online or Mobile Banking. Navigate to Settings>Alerts and choose from alerts such as withdrawals, debit card purchases and online banking access to stay up to date on your account activity.

Continued >



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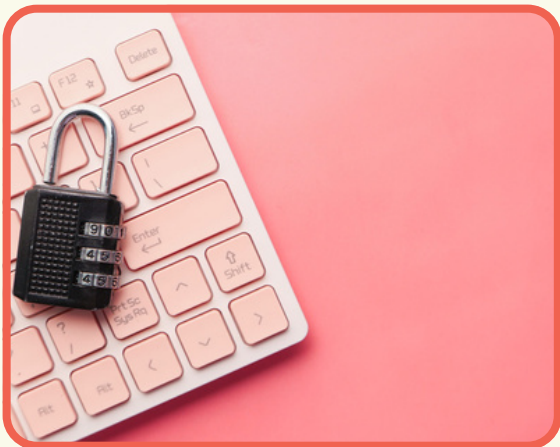
Fraud Alert: Keep Your Accounts Safe

Watch for These Warning Signs:

📱 Unsolicited Messages – If you receive texts or calls about suspicious transactions you didn't initiate, especially ones asking you to verify login or card details, it could be a scam.

☎ Caller ID Spoofing – Scammers can mask their phone numbers to look like they're calling from We Florida Financial. Always verify unexpected requests directly with us.

🔒 Urgent or Threatening Language – Be cautious if someone pressures you to act fast or threatens account closure unless you provide personal information.



Video: Protect Yourself From Fraud



Tips to Stay Safe:

- Never respond to unexpected messages asking for sensitive data
- Don't click links or download files from unknown sources
- Use strong, unique passwords for your financial accounts
- Regularly review account activity and report anything suspicious right away

Your security is important to us. Thank you for being part of the We Florida Financial community.

Celebrate “Cooperation for a Prosperous World” on International Credit Union Day® 2025

Why do hundreds of millions of people worldwide choose credit unions? Because credit unions have a “people-first” philosophy that impels them to constantly improve their communities and the lives of their members. That local service feeds a worldwide network that reaches more than 411 million members across the globe. On **Thursday, October 16, 2025**, join credit union and financial cooperative members around the globe in celebrating 77 years of International Credit Union Day®.



Step Off the Payday Loan Treadmill



Payday loans often seem like a quick solution to short-term cash needs. However, high fees and interest rates can lead to an overwhelming debt spiral that borrowers find difficult to escape.

If check cashing stores and payday lenders make you feel trapped in a cycle of debt, We Florida Financial can help. When you refinance your payday loans with We Florida Financial, you'll make one, affordable payment each month until the loan is paid off. Start borrowing wisely. Apply for a Personal Loan today.



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.



GreenPath™

financial wellness

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.



Tackle Credit Card Debt Before Holiday Spending Hits

A little planning now can save you a lot of financial stress come December.

[Read More>>](#)



Webinar: Spread Joy and Save Money: Make it a Happy and Financially Healthy Season

Wednesday, October 15
2:00pm - 2:45pm ET

[Register>>](#)

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.

October	November	December
Pembroke Pines Friday, October 3 9:00 AM- 5:00 PM Sunrise Friday, October 10 9:00 AM - 5:00 PM	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
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Road Trip? There's an ATM nearby

If you're traveling to see the Gators, Noles or another favorite team in the southeast US, you can get cash when and where you need it. We Florida Financial members can use Publix *Presto!* ATMs surcharge-free, at nearly 1,400 Publix stores.

FIND A PUBLIX

First 5 Publix Presto inquiries or withdrawals are free of charge.



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!

