

A Home Equity Loan Can **CHANGE YOUR LIFE**



Are you a homeowner? If you are, you might hold the key to making your dreams come true. A home equity loan can make it possible to:

- Build your luxury kitchen
- Build an outdoor oasis
- Send your “baby” to his/her dream college
- Pay off high-interest debt and revel in your new found freedom

Call us at 954-745-2400 or 800-230-0200, option 4; or go to WeFloridaFinancial.com/loans/home-equity.

All We Florida Financial home equity loans feature:

- Fast closings
- Competitive rates

Consult your tax advisor regarding interest deductibility.



Personal Emergency? Courtesy Pay Has Your Back

Stumped by a personal emergency or just don't have enough funds to cover your rent or mortgage this month? Courtesy Pay can help with small and large expenses, so you don't have to worry or lose hours of sleep.



We Florida Financial's Courtesy Pay is a valuable service designed to save you the embarrassment of declined transactions or returned checks. With Courtesy Pay you get:

- A less expensive alternative to payday lenders or check cashing stores
- A charge of \$39 per item (pay only if you use it)
- No enrollment fee

To extend Courtesy Pay to your debit card and ATM transactions, go to our website at WeFloridaFinancial.com/additional-services/courtesy-pay and tell us how you want your account to be handled.

- OR -

Call us at 954-745-2400 or 800-230-0200 and select option 3.

Since Courtesy Pay is not a loan, but a deposit service, you may be charged \$39 for each item(s) paid or returned. Courtesy Pay may cover paper checks, bill pay or electronic (ACH) transactions up to an approved limit when you don't have enough money in your account to cover the transaction. You must tell us (by opting in) if you want Courtesy Pay coverage extended to your debit card and ATM transactions.

Courtesy Pay is We Florida Financial's discretionary overdraft program for members in good standing. We do not guarantee to pay your items when there are non-sufficient funds in your account. When you use Courtesy Pay, you will be charged a fee and you are expected to bring your account to a positive balance as soon as possible (on demand). Fees charged may reduce the Courtesy Pay amount available to you, so making a deposit quickly helps you, and allows us to continue to provide Courtesy Pay protection to your account.

You may opt-out of We Florida Financial's Courtesy Pay service anytime by calling 954-745-2400 or 800-230-0200.

Courtesy Pay may be suspended or revoked by the credit union at any time for any of the following reasons: You exceed the maximum limit available to you, including fees; you have a delinquent loan or credit card; you file bankruptcy; we charge off a loan balance in your name or that of a joint owner; there are any legal orders, levies or liens outstanding on your account; you are abusing the member relationship or service; or, you request to opt out of the service. The Courtesy Pay overdraft limit may vary depending upon your account status and credit history. If you have multiple checking accounts, your Courtesy Pay overdraft limit will be applied to your primary checking account only. Overdrafts are paid at the discretion of the credit union and limits are subject to change daily without notification.

Federally insured by NCUA

Meet Michael Varga, Our New Financial Advisor

We Florida Financial is constantly looking for ways to add quality products, services, and convenience to the lives of all our members.



One of the most popular offerings is the MEMBERS Financial Services Program, a personal financial management service designed exclusively for credit union members. It makes available a variety of insurance and investment programs that complement our own savings programs.

We are pleased to introduce Michael Varga as the new MEMBERS Financial Services Representative located at We Florida Financial. He will work with individuals to create a personal financial blueprint to help achieve objectives. This service is made available at no obligation and no charge to We Florida Financial members.

Michael can assist you with the following services:

- Business Planning
- Retirement Planning
- Insurance Planning
- Education Funding
- Investment Planning
- Florida Retirement System DROP
- Pension Programs
- Tax advantaged Investment Planning*

To schedule a complimentary consultation, or to ask questions about MEMBERS Financial account(s), please contact Michael at 954-745-2317.



*Representative is not a tax advisor. For Information regarding your specific tax situation, please consult a tax professional. Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with We Florida Financial to make securities available to members. **Not NCUA Insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution.** FR-2918967.1-0120-0222

Now Accepting Candidates for Our First-Time Car Buyers Program

We Drive
Corner



Little or no credit? Never had a car loan? Then our new program is for you. We Florida Financial is your credit union. And in the spirit of “people helping people,” we are excited to help our members purchasing a vehicle for the first time.

We realize many of you encounter obstacles in the car-buying process and many are subject to unscrupulous dealers. So in conjunction with We Drive, we are offering a special program.

Our First-Time Car Buyer Program will feature:

- Down payment assistance
- Reasonable interest rates
- A “How to Buy a Car” seminar
- One-on-one budget education

Interested? **Our first introductory seminar will be held on February 27, 2020 at 6:30 p.m.** at the We Florida Financial Lauderhill Branch at 6079 W. Oakland Park Boulevard, Lauderhill, FL 33313.

RSVP on We Florida Financial’s Facebook page, or for more information, contact We Drive today.

We Drive

Call us: 954-691-CARS (2277), Option 4

E-mail us: Info@WeDrive.cars

Visit us: 1300 South Federal Highway
Fort Lauderdale, FL 33316

Learn more: WeDrive.cars



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.



Federally insured by NCUA