

Smart Home Loan

Your house is not just the place where you live. It's the smart way to meet your life's needs. With a home equity loan, you can:

- Consolidate debt and pay off higher-interest loans
- Remodel your kitchen or bathroom or build a pool
- Help with your child's college education
- Pay for an emergency

As a We Florida Financial member and homeowner, you can finance these expenditures and more with our very popular home equity loan and enjoy:

- Rates as low as 2.99% APR*
- Easy access to funds
- Fast loan process
- Possible tax deductibility

Rates
as Low as
2.99%
APR!*



AND FOR A LIMITED TIME ONLY – A \$250 Visa® gift card with loans over \$50,000!**

Act now! Call us at 954-745-2400, Option 4 or visit us at [WeFloridaFinancial.com/loans/home-equity](https://www.WeFloridaFinancial.com/loans/home-equity)



*APR = Annual Percentage Rate. Payment Example: Estimated monthly payments on a 60-month fixed rate home equity loan at 2.99% APR = \$17.97 per \$1,000 borrowed.
**Fixed rate home equity loans \$50,000 and higher, funded between 10/1/2020 and 12/31/2020 will receive a \$250 Visa gift card. Cards will be sent via USPS and mailed within 30 days after loan funding date. No cash value. May be reported to the Internal Revenue Service (IRS) as income. Limit one (1) per membership.

International Credit Union Day®

Thursday, October 15, 2020

On Oct. 15, 2020, credit union members around the world will celebrate International Credit Union Day®, an annual event to commemorate the credit union movement's impact and achievements. This year marks the 72nd anniversary. Since 1948, International Credit Union Day has been celebrated on the third Thursday of October.

Credit unions are not-for-profit financial cooperatives that offer an effective and viable banking alternative to more than 274 million members in 118 countries worldwide. More than 85,000 credit unions exist globally, providing many financial services for their members. More importantly, credit unions are recognized as a force for positive economic and social change.



INSPIRING HOPE FOR
A GLOBAL COMMUNITY™

Throughout the COVID-19 crisis, credit unions around the globe have demonstrated a generosity to their local communities that has set them apart from other financial institutions.

Please join us as we say thanks to you, our members, for allowing us to make a difference in your lives. We hope to be here to serve you for many years to come.

Happy International Credit Union Day!

Are You Financially Fuzzy? Wake Up with a Jolt of KOFE



Get rid of uncertainty and develop a clear plan to achieve your goals. We Florida Financial has partnered with Consolidated Credit and KOFE (Knowledge of Financial Education) to help. As a member, you get free access to unlimited resources with:

- Monthly webinars and interactive courses
- Financial publications and articles
- Financial coaching to help you rebuild or maintain your credit



Visit KOFE at www.weflorida.kofetime.com or call a KOFE coach at 866-243-1904. It's always free!

KOFE is a service of Consolidated Credit, located in Broward County and available to serve you by phone or in-person.



Rule the Road Again

Good times are ahead with your trusted motorcycle, all made possible by We Florida Financial. As your credit union, we're here to serve you with loans for purchasing a new motorcycle or refinancing the one you already own.

- Rates as low as 2.99% APR¹
- No payment for 90 days²
- A great loyalty discount³
- Refinance, lower your rate up to 1% and get a \$100 cash bonus⁴

Call us at 954-745-2400, option 4.

¹APR = Annual Percentage Rate. Rate quoted is for a new motorcycle, defined as previously untitled. New motorcycle loan payment example: \$17.97 for each \$1,000 borrowed at 2.99% APR for a term of 60 months. Other rates and terms are available if you apply and qualify. Loans will not be financed below our floor rate. ²During the deferred payment period, interest will continue to accrue on the deferred amount(s) and no late charge or penalty will be assessed. Refer to your GAP Policy for specific terms and conditions on your GAP coverage. ³Loyalty discount is 0.25% Annual Percentage Rate for membership of 10 or more years and 0.10% APR for membership of 5 to 10 years. ⁴Refinance offer is valid for any motorcycle loan that is not currently financed at We Florida Financial. Ask one of our loan officers for details. Loans will not be financed below our floor rate. Refinance cash bonus will be deposited to your savings account when your loan funds. The bonus may be reported to the Internal Revenue Service (IRS) as income. Offer expires 12/31/2020.

Call for Volunteers

The Nominating Committee of We Florida Financial is seeking expressions of interest from members who wish to serve on the Board of Directors. The Board consists of members who volunteer their time and talents on behalf of the entire membership, helping to set the credit union's guidelines and policies, and making important business decisions that foster growth and financial stability.

The credit union will have two expiring Board seats in April 2021. If you are interested in serving on the Board, please contact Linda Weber at 954-745-2400 to obtain the necessary application. The Executive Office must receive completed applications postmarked by November 16, 2020.



Your Time to Drive



Little or no credit? Never had a car loan? In the spirit of “people helping people,” We Florida Financial is helping our members who are purchasing a vehicle for the first time. We realize that many of you face obstacles in the car-buying process and many are subject to unscrupulous dealers.

Our First-Time Car Buyer program will help with:

- Down payment assistance
- Reasonable interest rates
- A “how to buy a car” seminar
- One-on-one budgeting counseling

Seminars will be held in October, November and December. Reserve your spot now. For more information, contact *We Drive*.

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

Facebook Quizzes: More than Just a Game



The Facebook Quiz. Which Disney princess are you? What city should you actually live in? What food matches your personality? We’ve all seen them. Most likely we played along at some point. On the outside these playful, whimsical quizzes seem harmless, even fun, but the reality is much darker.

Common quiz questions request details like the name of your best friend from high school, the street you grew up on, your first pet’s name, your birth month or birth city. If this sound familiar it’s because these answers are also answers to common challenge questions used by financial institutions and other companies as part of the security authentication designed to protect customers’ accounts from hackers. So while you are participating in these seemingly harmless personality quizzes, you may actually be helping a criminal piece together your password and security information to gain access to your accounts or your email.

While not all quizzes have a sinister motive, it pays to protect yourself and your identity by thinking twice before participating in Facebook or online quizzes. Stick to the mantra: When in doubt, don’t fill it out!

At We Florida Financial, we want you to become more aware so you can better protect your personal information. Your credit union has partnered with one of the nation’s most trusted names in Identity Theft Protection to provide checking account holders with We Protect, a comprehensive identity theft and anti-fraud protection program. If your personal information has been used to steal your identity, we are here for you.

For more information about We Protect, including terms and conditions, visit WeFloridaFinancial.com/WeProtect.

Around the Corner or Across the Country



You can access a credit union from near or far. We Florida Financial participates in the CO-OP Nationwide Shared Branch Network. As a member, you can use over 6,000 participating credit union branch offices in all 50 states to access your accounts.

Provide your We Florida Financial account number along with a valid photo ID and you can:

- **Make deposits and withdrawals**
- **Transfer funds**
- **Make loan payments**
- **Get balances**
- **And more!**



For convenient locations, go to [WeFloridaFinancial.com/locations](https://www.WeFloridaFinancial.com/locations) and click on Shared Branching.

More Savings - More Possibilities with Love My Credit Union Rewards

There are more reasons than ever to love being a member of We Florida Financial.

Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why We Florida Financial membership saves you money through exclusive member-only offers with our trusted partners. Through Love My Credit Union Rewards, credit union members have saved over \$2 billion with offers like:

- Savings of up to \$15 on TurboTax federal products
- Savings on SimpliSafe, the #1 expert pick for home security
- A 40% discount on a 1-year membership to Sam's Club
- A lower price on Calm, the #1 app for meditation and sleep
- Discounts on travel and entertainment needs like car rentals, hotels, theme parks, movie tickets and more!



Learn how your We Florida Financial membership can get you all these exclusive savings and more at [WeFloridaFinancial.com/additional-services/lovemycreditunion](https://www.WeFloridaFinancial.com/additional-services/lovemycreditunion). Check them out and start enjoying credit union member benefits you never knew you had.



[WeFloridaFinancial.com](https://www.WeFloridaFinancial.com) | 954-745-2400

Membership is required. Membership is open to individuals 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.

WE ARE SOCIAL



Federally insured by NCUA

