

We the Do'ers

FEBRUARY 2022

Live Your Life LOAN

Man Cave Makeover

The man cave. Safehouse. Sanctuary. Whatever you call it, it is arguably the most important part of the household. Dreaming of the ultimate man cave? Our Live Your Life Loan can help you cover the costs!

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.

We are celebrating **70 YEARS STRONG!**
Stay tuned for amazing things ahead.

First Time Car Buyer Program

While this isn't a **REAL BILL...**
this is a **REAL OFFER!**

First time car buyer? We can help with
\$1,000 towards your down payment.



Check out our
First-Time Car
Buyer Program:

- ▶ **\$1,000 Down Payment Assistance**
- ▶ **Rates as low as 2.49% APR¹**
- ▶ **No Payments for 90 days²**

At We Florida Financial, you're a step closer to driving your dream car! To be eligible for the \$1,000 down payment assistance, visit WeFloridaFinancial.com/FTCB and register for your free webinar.

Learn more at WeFloridaFinancial.com or call 954.745.2400



Meet Stephannie, she's a happy member who just purchased her first car and is so thrilled she is seeing blue! We'd be smiling that big too if this was our first car.

Don't miss out on this awesome opportunity.

¹APR=Annual Percentage Rate. The rate quoted is for a well-qualified borrower when vehicle is sourced through We Drive and purchased at a We Drive participating dealer and finances with We Florida Financial. Payment Example: Estimated monthly payments on a 60-month auto loan at 2.49% APR=\$17.75 per \$1,000 borrowed. Rates are subject to change. Other rates, terms and rate discounts are available if you apply and qualify. Loans will not be financed below our floor rate. As of 1/21/21 our floor rate is 1.74% APR. 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. Membership is required.

Introducing our NEW
CD Boost!



**If Rates Go Up -
BOOST YOURS!**

Lock in great rates now and if rates go up, you can boost yours.*

**Available for Regular | Jumbo | IRA | IRA Jumbo CDs
24 AND 36-MONTH TERMS**

READY TO GET STARTED?

For new accounts:
contact us at 954.745.2400 option 4

For existing Members:
contact us at 954.745.2400 option 3

*One rate boost allowed during each term of the certificate. The rate may be boosted to the current rate at the time of the request. A penalty may be imposed for early withdrawal.



Upcoming Webinars

We Florida Financial Free Webinar for February

February 24th @ 11:00 am (EST)

Credit Matters: The Importance of Credit

- Credit cards, credit reports, building credit; this webinar will cover all things credit & more.

Free KOFE Webinars

March 8th @ 1:00 pm (EST) (2nd Wednesday of each month)

The Weather and Your Wallet

- Don't let natural disasters destroy your life or your finances.

CUNA Mutual Webinar

February 22nd @ 6:00 pm (EST)

Rethinking Diversification

- Here's an opportunity to attend a valuable educational seminar on this important topic, at no cost and no obligation.

DreamMore Rewards Card



REWARD YOURSELF
with up to **3X**
Points
for every \$1 spent
and **No Annual Fee!**

At We Florida Financial, we support your dreams, no matter how substantial.

Whether working toward your goals, helping your community or treating yourself to something extra special, you're all set – so get dreaming.

Every purchase earns points, which can be used for a variety of services, merchandise, experiences and can even be turned into cash.

Explore the benefits that will get you closer to your dreams with every swipe. You have permission to dream big with your DreamMore Reward Card.

Apply now at www.wefloridafinancial.com/dreammore-rewards or call us at 954.745.2400.

9 Ways to Fight Rising Prices on Groceries

If you're like most Americans, you've probably noticed your grocery bills climb to crazy heights during the coronavirus pandemic. Over the past 12 months, all of the six major grocery store food group prices increased, according to the November 2021 Consumer Price Index (CPI) from the U.S. Bureau of Labor Statistics (BLS).

Prices for meats, poultry, fish and eggs rose 12.8 percent in 2021, with beef prices jumping the most with a 20.9 percent increase. Dairy product prices rose 1.6 percent. Other prices rose too, ranging from a 4.0 percent increase on fruits and vegetables to 5.7 percent for other foods.

Leaving the grocery store with only a few bags of groceries for \$100 can be depressing. Fortunately, you can take steps to lower your grocery bill by at least a little, or maybe even significantly.

Here are nine ways to cut your grocery bill despite rising prices.

1 Have a grocery budget

When you have a set amount you can spend on weekly groceries, that can stop you from making impulse purchases or overspending. Decide ahead of time how much you want to spend and then make sure you stay within the budget. If you're worried you'll go over, use your phone's calculator to keep track of the grocery tab while shopping.

2 Sign up for rewards

If you haven't signed for grocery store loyalty card programs, you're missing out on savings. When you enroll, you'll generally receive significant discounts on eligible items. Many grocery store loyalty programs may also offer discounts per gallon on gas.

3 Give store brands a chance

You don't have to stock your cupboards with all generic or store brands, but don't dismiss all those



brands simply out of grocery snobbery. Most grocery stores offer their own quality brands of milk, eggs, pasta, toilet paper, health and beauty products and many other items for much lower prices than brand name products.

4 Watch for sales

Do you toss grocery circulars in the mail into the recycle bin without even a glance? Take a few minutes to flip through those sale ads to look for items you would typically buy that are on sale. You might find fruits or vegetables discounted for the week, meat on sale, boxes of pasta for \$1 each and other items you can stock up on to use later.

5 Make a grocery list

One of the best ways to save on groceries is to enter the store with a grocery list in hand. Take time to look in the fridge, freezer and cabinets so you know what you need before you go and don't duplicate items you already have. Then sit down and write a list of grocery items, vowing to stick to your list (for the most part) so you don't overspend on impulse buys.

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6 Plan meals before shopping

Instead of going into the grocery store with only a vague idea of what you might cook that week, plan a few meals around items that you can use in more than one dish. For example, you might prepare baked chicken and then use leftover chicken in another dish like soup, salad or sandwiches. Buy a vegetable that you can serve on the side with more than one entree.

7 Don't limit yourself to eye-level foods

Did you know that higher-priced items are typically placed on shelves at eye level? That's because many customers never lower their gaze to the bottom shelves, which often contain store brand, generic or low-priced items. Always check out the lower shelves, too. You may find a lower-priced brand you like just as much as that pricey pasta sauce you've been eyeing.

8 Pay with cash

It's easy to spend too much when you pay with a credit card. But nothing keeps the grocery bill down like watching hard-earned cash leave your hands. Next time you head to the grocery store, stop by your bank's ATM to withdraw cash first. Better yet, withdraw enough for the entire month and allocate weekly amounts to envelopes so you don't overspend.

9 Put an end to sporadic grocery runs

Running to the store for coffee, some chips, a jar of spaghetti sauce and a block of cheese may not seem like a big deal. But if you're making three or four trips to the grocery store a week in addition to your weekly grocery run, you're probably spending too much.

That's where having a grocery list helps. Give some thought to your weekly grocery list to avoid making extra trips to the store, which can include impulse purchases that raise the bill.

Coming
Soon!



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We Florida Financial App.

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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.



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