

We the Do'ers

JANUARY 2022

Live Your Life LOAN

Choosing the perfect ring may be difficult, but covering the cost doesn't have to be! Our Live Your Life loan can help you make her dreams come true without straining your wallet.

**\$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.



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FINANCIAL
Your Credit Union

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**Send money
in the moment.**

Right from the
We Florida Financial
App.



NOMINATIONS

Open

There are three expiring BOARD OF DIRECTORS positions to be filled at the next election.

The election process stipulated in the bylaws directs that “when there is only one nominee for each position to be filled, the election for Board members will not be conducted by ballot and there will be no nominations from the floor.” The Nominating Committee of the Board, in accordance with our bylaws, has submitted its list of candidates for election to the Board of Directors. The following are qualifications and biographical data for the candidates nominated by the Nominating Committee:

Candidate's Name:

Mack MacVicar

Education:

Rensselaer Polytechnic Institute – B.A. in Management Engineering
Wayne State University – M.B.A. in Management

Board or Supervisory Committee Experience:

We Florida Financial various positions including: Director, 1992 to present
Supervisory Committee, April 2007 through April 2009
Chairperson, January 2008 through April 2009
Tropical Financial Credit Union – Director, 1992 through 2007

Current employment:

Retired.

Other work experience:

Operations Management positions with AT&T for 39 years with a variety of line and staff assignments including budgeting, training and computerization conversions prior to retiring.
Taught Operations Management at Wayne State University, Florida Atlantic University and University of Miami over a 32 year period of time.

Other related volunteer experience:

Director, Secretary and Marketing Manager for Andrea MacVicar Ministries, Inc. and Inspiration Press, Inc., both non-profit organizations.

Reasons for wanting to serve on Board:

“I very much believe in the credit union movement and what it represents. I have worked to represent our members’ desires for a secure, progressive organization based upon sound financial principles and ethical behavior. I will continue to work towards these objectives if reelected.”

Candidate's Name:

Marcia E. Oban

Education:

Ohio State University – M.B.A.

Board or Supervisory Committee Experience:

Current Board Secretary
Previous Board Vice Chair
Previous Nominating Committee Chair
Previous Member Ad Hoc Committee

Current employment:

City of Tamarac – Supervisor, implementing Housing and Neighborhood programs and underwriter of requisite grant loans.

Other work experience:

HUD Certified Housing Educator and Counselor
Manager of Large Credit Counseling Agencies -2 Departments (Housing and Education) with 16 locations

Other related volunteer experience:

Current Member and active volunteer for Leadership Broward Foundation.
Past President of Broward Housing & Community Development Task Force.
Served on the Fannie Mae Foundation Local Advisory Committee in Miami.

Reasons for wanting to serve on Board:

“I would like to continue being part of the effort to execute fundamental decisions and actions that serve, shape and guide the sustainability of our credit union as we strive to achieve our stated mission, strategic goals and objectives and meet the challenge of today’s global economy and the dynamic environment within which we operate.”

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NOMINATIONS *Open*

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Candidate's Name:

Mary Ann LaRock

Education:

University of Miami - M.B.A. in Finance

Board or Supervisory Committee Experience:

Board Member since 1993

Board Chair

Board Treasurer

City Services Group (CSG) Board of Managers -Chair

Current employment:

Retired

Other work experience:

Approximately 20 year career in Financial Institutions (numerous banks) and American Express with positions including VP Consumer Credit Policy, VP Financial Analysis and Accounting and VP Internal Control and Re-engineering

Other related volunteer experience:

Past President, Secretary & Treasurer - P.E.O. Women's Organization

Various Board Positions for PTA Organization

Suzuki Association of South Florida

Reasons for wanting to serve on Board:

"I would like to continue my leadership involvement with WeFF and City Services Group to further our mission of 'people helping people' and provide viable and relevant member focused and affordable products to our members."

Nominations for board seats may also be made by petition signed by at least one percent (1%) of the membership (approximately 450). Members interested in becoming candidates through the petition process should:

- Request a Board application package from Sonda Welch, Executive Assistant, 954-745-2400.
- Complete the application, nominee certification and biographical data.
- Obtain the required number of petition signatures.
- Return the completed application package and petition to the Nominating Committee for verification, on or before February 15, 2021.

New Year, New Money Habits:

How to Stick With it in 2022



Spend less, save more, pay down debt — how can you make 2022 the year you actually stick to these and other financial resolutions? To help answer that, we've compiled a list of tips.

Set measurable goals

Don't just resolve to be better with money this year. Set realistic, measurable goals to help you stay on track and ensure you're actually making progress. To make it easier, keep those goals **SMART**:

Specific
Measurable
Achievable
Relevant
Time-based

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New Year, New Money Habits (CONTINUED)

Spend mindfully

Creating a budget can take some time and lots of number crunching, but the real challenge of financial wellness is actually sticking to that budget. And one reason many people don't keep to their budget is because they spend money without consciously thinking.

Resolve to be more mindful about your spending, which means actually thinking about what you're doing when you pay for a purchase of any kind. You can accomplish this by taking a moment to think about what you're buying and how much you're paying for it. Gain a little more awareness about your spending by staying off your phone while completing in-store transactions.

Partner up with a friend

It's basic psychology: When we have to answer to someone, we're more likely to stick to our resolutions. Choose a friend who's in a similar financial bracket as you and has a comparable relationship with money. Ideally, they will also have the same resolve to set and stick to those financial resolutions together.

To make it even easier, use a money management app, like our We Florida Financial app, to help track your spending, find your weak areas, and stay accountable. Members can set financial goals and keep track of milestones all from their Apple or Android device. Free to download, the app serves as your hub for all things We Florida.

Write it down

In an era where some people can go without touching a pen and paper for days, writing down New Year's resolutions can seem obsolete, but that doesn't mean it shouldn't happen. The act of putting your financial resolutions into writing will help to imprint them on your memory. Plus, you'll have a list of your resolutions to reference throughout the year to help keep you on track.

Sticking to your financial resolutions isn't easy. Follow the tips outlined above to make 2022 the year you get your finances into shape.

Work on Financial Literacy

Zogo makes financial literacy easy! At We Florida Financial, we want to provide all of our members with the tools they need to build a bright financial future. Start with the Zogo app today, and we can work toward that goal together. Download the free Zogo app, and type in the access code: WEFLOIDA. Work your way through bite-sized lesson modules on a variety of finance topics, from opening a credit union shareholders account to protecting your investments as well as special offerings from We Florida Financial! For each module completed, you can earn points in the form of virtual pineapples that you can redeem for gift cards at your favorite vendors like Starbucks, Target, Amazon, and more.

It Finally Pays To Learn About Finance. Literally!

Let's Get Social

Follow us on social media & keep up with the We fun!

