

July 1, 2016



Dear Member,

We're pleased to tell you about an exciting new benefit to your checking account. In addition to your current benefits such as online banking, bill payment, a mobile app, e-statements, free Publix *Presto!* ATM transactions and a nationwide credit union shared branch network, we have expanded the checking account program to include We Protect, an identity theft protection service.

Identity theft is growing at an alarming rate. Each year statistics show that it's not a question of whether or not identity theft will happen...it's a matter of *when*. As your financial institution, it's our goal to protect you, our member, and to act in your best interest. We see identity theft as a real threat to your financial health, and we want to be proactive in our response while maintaining the strict internal practices that we currently use to keep your information safe.

Notice of New Account Services

The We Protect identity theft benefit will be available to you on August 1, 2016. You will receive identity theft research, remediation and recovery services for you and your family members – up to three generations – should they be impacted by this destructive crime. These valuable services are available for you to use if you experience or suspect identity theft – even if it is not connected to your We Florida Financial account.

Additionally, you will have access to lost document and card replacement services and up to \$25,000 in identity theft expense reimbursement insurance, should you incur any out-of-pocket expenses during the identity recovery process. You are also entitled to free credit monitoring (activation is required) that will provide you with daily alerts to any changes to your credit file which may signal identity theft. This entitlement is applicable to eligible individuals age 18 and older who have a valid credit file.

Due to the severe impact of identity theft on our members' financial well-being, we elected to provide these comprehensive services for you proactively to help alert you to potential identity compromise or fraud. If we have your email address on file, you will receive an email next month from our partner company with instructions for credit monitoring activation. If you have not provided us with your email address, please add it in Online Banking, or at your next branch visit or phone call to the credit union.

You must follow an easy activation process in order to receive the credit monitoring benefits. If you choose not to activate the credit monitoring benefit, your credit will not be monitored and you will not receive alerts.

Access to identity theft remediation and recovery programs have been deemed an important, essential service for consumers. Rest assured that We Florida Financial will be here to help if the personal information of you or your family is compromised or stolen. For more information, including complete Terms and Conditions and Evidence of Coverage, please visit www.WeFloridaFinancial.com/WeProtect.

Notice of Account Change

Your checking account is a valuable tool to help you maintain your financial well-being. It also qualifies you for higher membership levels that bring added account benefits and waived fees for many services. While your benefits continue to grow, we have experienced significant changes in technology, increases in Federal regulation, and costly responses to data breaches by unrelated organizations. As a not-for-profit credit union, we do everything we can to provide cost-effective, quality services for our membership. Effective August 1, 2016 the fees associated with your checking account will change. You will see a new \$2.50 fee listed on your statement. This fee will be waived for Select and Premium members.

If you have any questions about any of your checking account benefits or your membership level, please visit your nearest We Florida Financial branch or call 954-745-2400 or 800-230-0200 and select option 3 from the main menu.