



July 1, 2016

Dear Member,

We are writing to share exciting news with you. As your financial institution, it's our goal to protect you, our member, and to act in your best interest. Beginning August 1, 2016 the Identity Theft Program will be upgraded to give you additional benefits.

Your existing benefit provides managed recovery services in the event you experience identity theft. The new program, called We Protect, provides these added benefits:

- Lost document and card replacement services
- Up to \$25,000 in identity theft expense reimbursement insurance
- Entitlement to credit monitoring (activation is required) that will alert you to changes in your credit file which may signal identity theft

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.

Notice of Account Change

The Identity Theft Program fee of \$1.99 has been discontinued. Effective August 1, 2016 you will see a new fee of \$2.50 charged to your checking account on the first day of each month. This fee will be waived for Select and Premium members.

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.

If you have any questions about the new identity theft protection 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.