

## Buy Your Home with 100% Financing, 0% Hassle

You've found the perfect home at the right price. But there's one problem. You haven't quite saved enough for the usual down payment. Or maybe you prefer to keep more cash in your pocket. We have the solution. It's called the HomeBuyer Advantage mortgage.

With the HomeBuyer Advantage mortgage using either a "10/1" or "5/5" adjustable rate loan, you don't need a down payment<sup>1</sup>. In addition, both of these adjustable rate loans offer payments lower than traditional fixed rate loans along with many other benefits.

Need more information? Visit:  
**WeFLFin.com/100Financing**



<sup>1</sup>Available for the purchase of an owner occupied primary residence of a detached single family home, townhome, villa or Planned Unit Developments (condominiums are not eligible); property must be located within We Florida Financial's field of membership; Private Mortgage Insurance (PMI) required; maximum loan amount \$484,350.00; loan terms and conditions depend on credit qualifications, approval, property valuation and insurance requirements. Borrower responsible for closing cost, escrow and two months reserves that may not be financed or gifted.



Just starting the search process? We Florida Financial's Real Estate Services can pair you up with a professional and trusted real estate agent. You can also earn a cash bonus for using their services. Go to **WeFloridaFinancial.com/realestateservices**

## Don't Miss *We Drive's* End of Summer Car Sale!



It's coming. The car sale you've been waiting for. Don't be fooled by other sales. Enjoy Labor Day with your family and friends but mark your calendar for September 06 – 08. Now that you're ready for your next vehicle, let *We Drive* be your car-buying solution. Buy your car through *We Drive* and finance with We Florida Financial and enjoy exclusive pricing, a great offer, free gifts, and the chance to win the prize of a lifetime. Call us for details. In the meantime, here's what you need to know...

**Sale Dates:** September 6 - 8, 2019  
Friday - Sunday

**Sale Location:** 1300 South Federal Highway  
Fort Lauderdale, FL 33316

**Call Us:** 954-691-CARS (2277)

**E-mail Us:** [Info@WeDrive.cars](mailto:Info@WeDrive.cars)

**Visit Us:** 1300 South Federal Highway  
Fort Lauderdale, FL 33316

**Learn More:** [WeDrive.cars](http://WeDrive.cars)

## Branch Closing

As a cooperative, we are constantly seeking ways to maximize service at the lowest cost. This includes branch placement. After a complete analysis of branch usage, we have determined that our Miami branch is underutilized and that our nearby North Miami branch can adequately serve our members in this part of the county. **We will therefore be closing our branch at 6301 Biscayne Boulevard in Miami, on September 27, 2019.**



## Our Members Speak



"I don't usually do this but I wanted to take a minute to thank Yvelisse for referring me to the Pembroke Pines branch. I was having some trouble figuring out how to pay off my car loan. I was unable to set up a payment online and was unsure as to why.

I ended up going into the branch and was immediately greeted by Marsha. She was so patient with my 100 questions and confusing transactions. She went above and beyond to assist me.

What an easy and fast first-time experience at that branch. Thanks to you and Marsha both for your great service!!!!"

– Amber A.

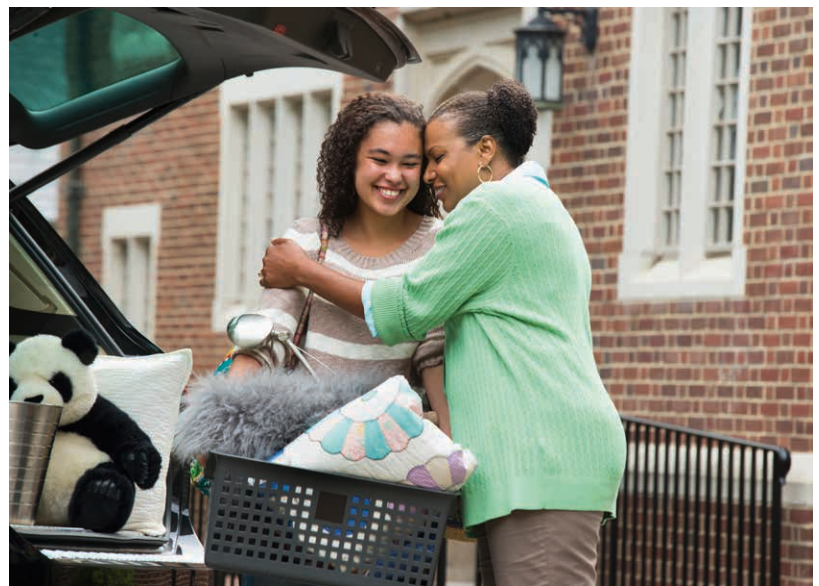
## We'll See You Off to College

With a We Florida Financial College membership, we can do almost everything for you except help you study.

You'll enjoy easy access to your savings and checking accounts no matter which campus you're headed to. Use your debit card to make withdrawals at no charge at Publix Presto and Star Network ATMs.\* You can even make free withdrawals at a shared branch, with over 5,100 offices nationwide.

Need more information? Visit us at [WeFLFin.com/join](http://WeFLFin.com/join).

\*When you use an ATM not owned by Publix or We Florida Financial, you may be charged a fee by that network and/or ATM owner.



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

Membership is required. Membership is open to individuals or to businesses 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.



Federally insured by NCUA