



Transform your house with a home equity loan and a room full of furniture!

**ENTER
TO WIN A
ROOM FULL OF
FURNITURE!***



It's a new year and a new you. There is no time like the present to renovate and refresh your home. A We Florida Financial home equity may be just what you need. Now's the time to benefit from:

- LOW RATES
- FAST CLOSINGS
- ONE-ON-ONE SERVICING

Enter to win a room full of fabulous furniture to go with your renovations. Buy those gorgeous pieces you've longed for. Modern, traditional, wild or contemporary, your new furniture will complete your dream room.

NMLS#705683

*Prize value is \$4,000. For complete contest rules, please go to:

WeFloridaFinancial.com/giveaway-official-rules. For more loan information, visit us at: WeFloridaFinancial.com/loans/home-equity

Members save up to \$15 on TurboTax, the tax software that has you covered

This year, get your biggest possible tax refund – without leaving your living room. TurboTax, the #1 best-selling tax software, is up to date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right and get your biggest possible refund. And, as a credit union member, you can **save up to \$15** on TurboTax this tax season. To access the member discount, click on the TurboTax web banner located on our credit union's website. Start today and save!



Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2018. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

Make solid plans for your retirement

We make it easy for you to save for retirement with an Individual Retirement Arrangement (IRA). Start your IRA Share account with just \$10 and watch it grow. Deposits are convenient with automated savings through payroll deduction. You can even lock in a higher yield by depositing just \$500 into an IRA Certificate of Deposit. We offer Traditional and Roth IRAs. Choose the IRA that's right for you. Please consult a tax professional for advice.

Don't delay, you have until April 15, 2019 to make your 2018 IRA contribution. Call us at 954-745-2400 or 800-230-0200 and select Option 4.

Federally insured by NCUA



Don't be phished or fooled!

The word “phishing” is the term used for the attempt to “hook” or trick consumers into giving up their passwords and financial data.



Americans send out over 281 billion emails each day so it is no surprise that phishing is one of the top cyber-attack tactics criminals use to scam individuals and companies. To help you avoid phishing, we have outlined two of the most recent types of attacks and offer tips on how you can avoid becoming a victim.

Scenario #1: WhatsApp - Adidas is Giving Away 3,000 Free Pair of Shoes!

One morning Sarah woke up to a message on her WhatsApp saying Adidas was giving away 3,000 pairs of sneakers to celebrate their 93rd anniversary. Excited to get something free, Sarah opened the WhatsApp message that directed her to take an online survey and to share the link in social media to get her prize. After she shared the link, she received an offer to claim the “free” sneakers by paying only \$1. Thinking this was a bargain, Sarah submitted all her credit card information on the site.

The lure of the free offer made Sarah bite at this phishing scheme, compromising her personal information and her credit card account. Because she shared the link with her friends, she also unwittingly led the perpetrators to more victims. In the end, Sarah did not receive any sneakers - only a free lesson in identity theft.

Scenario #2: IRS – Urgent Notice Regarding Fraud on Your Tax Return

Seth received an email that appeared to be from the IRS informing him that fraud had been detected on his tax return. The email directed Seth to immediately follow the instructions on the attached notice to verify his identity to stop the fraud. Since Seth had just recently filed his return and had not yet received his refund, the timing of this notice seemed legitimate. Seth clicked on the attachment and followed the instructions.

Once Seth opened the attachment in the email his computer was infected with malware that gave the

criminals access to all the files on his device, including his tax return, and the ability to track his keystrokes to capture sensitive login information.

How Can I Protect Myself from Phishing and Identity Fraud?

1. Suspect Unexpected Emails

Do not trust any email that you receive unexpectedly when that email requests your personal information, such as your name, address, date of birth, and especially your Social Security number, account numbers or login information.

2. If It Sounds Too Good to be True

Be wary of offers from a company or person you do not know that offer free items or prizes, and never pay a fee to claim a prize.



3. Tax Season is Open Season for Phishing

Taxpayers need to be aware of a variety of scams that try to part them from their personal information and their tax refund. Know that the IRS will never contact you through social media or email. They only use the United States Postal Service.

We Protect is Here for You

Fraud and ID theft can happen to anyone – regardless of your age and income, where you live, or how careful you are. Remember, if you have a We Florida Financial checking account, you are fully covered. Your credit union has joined one of the most trusted names in the industry to give you We Protect, a powerful ID theft detection and recovery service.

For more information, go to
[WeFloridaFinancial.com/WeProtect](https://www.WeFloridaFinancial.com/WeProtect)



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.



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