

## President's message

Over the years, I have often been asked this question: "What exactly is a credit union and why are you so special?" As we start a new year, I would like to define what we are, and explain what makes us stand out from the many other financial institutions in our market.



**Lloyd Gill**  
President/CEO

The credit union difference can be summed up in three sentences.

**We are owned by you.**

**We are committed to our community.**

**We are here to make your lives better.**

### **We are owned by you**

Credit unions are not-for-profit cooperatives owned by their members. Our roots date all the way back to Asia in the early 19th century, to Japanese unions (gojoku) which enabled village members to borrow from combined funds and share the cost and benefits of the cooperative. European versions sprang up in Germany in the 1850's and 1860's and formed the basis of the modern credit union movement, based on the values of self-help, democracy, honesty and social responsibility. Today, our credit union is still based on these philosophies. You are owners as well as members of this institution. As owners, you get a return on your investment in the form of competitive rates and lower costs for premium services. As members, your voices are heard loud and clear in our daily activities.

### **We are committed to our community**

Credit unions are local. We all live and work in the area. We value you as neighbors and not numbers. As part of the neighborhood, our local branches are the hub of our

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## Branches closing for training at 2:00 p.m. on January 30, 2019

We Florida Financial is dedicated to providing excellent service to our members. To facilitate this goal, all our branch locations will close at 2:00 p.m. on Wednesday, January 30, 2019 for corporate training.



## Ready to serve you - our new Lauderhill branch!

We Florida Financial is excited to announce the opening of the brand new Lauderhill branch, located at 6079 West Oakland Park Boulevard. The new branch showcases a gorgeous Caribbean motif with exterior Bahama shutters and an interior water feature. To maximize comfort and efficiency, we have provided member kiosks, electronic tablets and a refreshment center in our main lobby.

Stop by to say hello. We'll be happy to see you!



# Nominations open for the Board of Directors

There are three expiring or vacated 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, an 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:  
**Mary Ann LaRock**

**Education:**

- University of Miami – M.B.A.
- Seminars/workshops on management, financial and operational analysis and credit

**We Florida Financial Experience:**

- Currently serving on Board (1993 to present)
- Current Treasurer
- Board Chairman - City Service Group

**Other Experience at any Credit Union:**

- N/A

**Current employment:**

- Retired

**Other work experience:**

- Approximate 20-year career in financial institutions with positions including VP of Consumer Credit Policy, VP Financial Analysis and Accounting, VP Corporate Analysis and VP Internal Control and Re-engineering.

**Other Volunteer Activities:**

- PEO Women’s Organization
- Suzuki Assn. of S. Florida
- Various PTA Organizations

**Reasons for Serving:**

“I’d like to continue my leadership involvement with We Florida Financial and City Service Group to help further our mission to provide, expand and ensure viable, customer-focused and affordable individual financial products to our members.”

Candidate’s Name:  
**Mack MacVicar**

**Education:**

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

**We Florida Financial Experience:**

- Supervisory Committee 2007 to 2009, Chairperson 2008 to 2009
- Board Director 2009 to present

**Other Experience at any Credit Union:**

- Director – Tropical Financial Credit Union – 1992 to 2007

**Current Employment:**

- Retired

**Other Work Experience:**

- Operations Management positions at 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 the course of 32 years.

**Other Volunteer Activities:**

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

**Reasons for Serving:**

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

Candidate’s Name:  
**Marcia E. Oban**

**Education:**

- Ohio State University – M.B.A.
- HUD Certified Housing Educator and Counselor

**We Florida Financial Experience:**

- Currently serving on Board for over 20 years
- Previous Vice Chair of Board of Directors for 12 years
- Current Board Secretary

**Other Experience at any Credit Union:**

- Assisted with membership recruitment and presentations at another credit union.

**Current Employment:**

- Currently working with City of Tamarac implementing various community development, neighborhood and housing programs

**Other Work Experience:**

- Previously worked at a major bank as a teller, in bookkeeping and in transit departments.
- Credit counseling, financial, compliance, community relations and HR background.

**Other Volunteer Activities:**

- Current member, past President and past “Member of the Year” Award – Broward Housing & Community Dev Task Force
- Volunteer on the Criminal Justice Day Committee in collaboration with BSO, Broward Court System, State Attorney, Public Defender offices
- Past appointment to City of Tamarac’s Affordable Housing Advisory Board

**Reasons for Serving:**

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

Members wishing to be considered as a Board candidate may also run by petition, signed by 1% of the membership (approximately 490). Members interested in becoming candidates through the petition process should:

1. Request a Board application package from Linda Weber, Executive Assistant, 954-745-2400.
2. Complete the application, nominee certification and biographical data.
3. Obtain the required number of petition signatures.
4. Return the completed application package and petition to the Nominating Committee for verification, on or before February 15, 2019.



## Looking to make a change?

If you would love to fix up your home for 2019, a home equity loan may check all your boxes.

- ✔ Low rates
- ✔ Personalized service
- ✔ Fast closings

Visit us at [WeFloridaFinancial.com/loans/home equity](http://WeFloridaFinancial.com/loans/home%20equity)

## Members save up to \$15 on TurboTax and get a chance to win \$25,000!



This year, get your biggest possible tax refund and the chance to win \$25,000. And, as a credit union member, you can **save up to \$15** on TurboTax this tax season.

**Get a chance to win \$25K.** Just try TurboTax Online for free by February 14th (and provide a valid email address) to be automatically entered to win the TurboTax \$25,000 Sweepstakes.

**TurboTax has you covered.** TurboTax is up-to-date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right.

**Real CPAs review your return.** With TurboTax Live, you can talk with a CPA or EA onscreen for unlimited advice and a final review of your return.

**To enter the sweepstakes and access the member discount, click on the TurboTax web banner located on our website. Start today and save!**



### More from Love My Credit Union Rewards

## Discover Sprint's network reliability & cash rewards

The benefits of credit union membership will have you seeing dollar signs. Right now, We Florida Financial members can get cash rewards for each new line you activate with Sprint®! Visit [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint) for all the details and special offers.



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. TurboTax \$25,000 Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the 50 United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/14/19. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including participating Financial Institutions and businesses, odds of winning, alternate method of entry, and prize descriptions, visit the [Official Rules](#). PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22E, San Diego, CA, 92129.

## Message from the President

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activities. Over the years, we have invested heavily in them to best serve our members. To that end, we are building our newest branch in Lauderhill where, thanks to your enthusiastic support, we have outgrown our current office. We look forward to opening this location in the coming weeks.

Over the course of our 66 years, our credit union has formed unbreakable ties with our communities. Our employees donate time and money to local efforts like our neighborhood CHARLEE home for boys, and national organizations like the American Cancer Society. And for many years, we have been sponsors of Broward County events like Unifest and Pride Fort Lauderdale.

### We are here to make your lives better

Our true value as a financial institution can be measured not only in dollars and cents but by the extent to which we help people realize their dreams. We have helped to place you in affordable houses and reliable vehicles, helped to send your kids to college and guided you to build nest eggs for a secure future. We conduct financial “lunch and learn” seminars at work sites. We provide one-on-one private assistance with counselors at our branches. We give special loans for vacations and holidays and help many with our popular Skip-A-Payment programs.

We Florida Financial has truly made a difference in the lives of thousands. We are people helping people. As we start the new year, I sincerely thank you for your business. I pledge to always work on your behalf, remembering our three tenets. **We are owned by you. We are committed to our community. We are here to make your lives better.**

**Lloyd Gill, President/CEO**



## Coast-to-coast convenience

We Florida Financial participates in the CO-OP Nationwide Shared Branch Network. As a member, you can use over 5,000 participating credit union branch offices in all 50 states to access your accounts.

Provide your We Florida Financial account number along with a valid photo ID and you can:

- Make deposits and withdrawals
- Transfer funds
- Get balances
- Make loan payments
- And more!

For convenient locations, log on to [WeFloridaFinancial.com/locations](http://WeFloridaFinancial.com/locations) and click on Shared Branching.



**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



## 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.



### Traditional IRA

With a traditional IRA, many people can deduct contributions on their tax returns. Traditional IRAs also make sense if you anticipate paying taxes at a significantly lower rate in retirement. All earnings are tax deferred.

### Roth IRA

A Roth IRA might be best if you don't need an IRS tax break right now. Eligible contributions to the Roth IRA are non-deductible but qualified distributions are generally considered tax-free. There are no mandatory distributions at age 70½ and qualified distributions are not subject to a federal tax penalty.

***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.

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