



## 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.



## Planning a Summer Getaway?

Make it even better with a little help from your credit union. Our Vacation Loan can give you up to \$2,000

in extra cash for your summer vacation. To apply, go to [WeFloridaFinancial.com/vacation](http://WeFloridaFinancial.com/vacation).



## Go Wherever Your Dreams Take You



Travel to all 50 states and transact your credit union business.

- Credit union members have access to over 5,500 branches in the CO-OP Nationwide Shared Branch Network.
- Visit a nearby shared branch and you can make transfers, deposits, withdrawals, balance inquiries, loan payments and more.
- You can always expect the same level of service you receive at your credit union's branch. Simply know your credit union's name, your account number and present a valid photo ID.

Look for the CO-OP logo in the window of participating credit unions. Finding the nearest shared branch is easy – visit [WeFloridaFinancial.com/locations](http://WeFloridaFinancial.com/locations) and click on Shared Branching.



# Money-Saving Summer Budget Tips

*How to have fun in the sun this summer without taking on extra debt.*

## Review your budget to adjust for seasonal costs

Summer is usually a time when many of the flexible expenses in your budget change. Flexible expenses are any items that are necessary to your lifestyle, but have no fixed amounts. This includes bills like your electric and water bill, as well as expenses such as groceries and gas. All of these tend to go up in summer because of higher A/C usage, filling backyard pools and kids at home during the summer months.

To make things easy, look at how much your bills increased from May to June of last year. Review your checking account transaction statements and total up expenses in each of these categories. This will give you a measure of how much you can expect your costs to increase this year.

## Save up for summer vacation spending money

If you're taking a trip this summer, you hopefully already have your flights and accommodations booked. If not, then you need to book soon or you can expect to pay higher rates. In general, the sooner you book reservations, the less you can expect to pay.

If you plan to travel next year, start early by setting up a Club Account for your vacation expenses. Just set a certain amount aside out of each paycheck through Payroll Deduction. This will give you several rounds of saving to generate cash, so you can avoid using credit for every expense on your vacation.



## Look for smart ways to reduce the cost of your trip

In addition to saving up for your trip, it's important to find ways to cut costs.

- Consider getting a room with a kitchenette so you can cook some of your meals yourself.
- Take as much as you can with you, to avoid higher prices at the hotel. Take snacks and bypass vending machines and, if you're driving, bring items like floats and pool toys to avoid rentals.

For more financial education visit your KOFE Portal at [WeFLFin.com/financial-fitness](http://WeFLFin.com/financial-fitness). KOFE is a service of Consolidated Credit, located in Broward County and available to serve you by phone or in-person.

# There are more reasons than ever to love being a member of We Florida Financial Credit Union.

Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why We Florida Financial saves you money from exclusive member-only offers from our trusted partners. Through Love My Credit Union Rewards, credit union members have saved over **\$2 billion** with offers like:

- **\$100 cash reward** with each new line you activate with **Sprint**. Existing customers earn \$100 Annual Loyalty Cash Rewards, and **25% off select accessories** in Sprint stores.
- Credit union membership also saves you up to **\$15 on TurboTax** federal products.

Learn all about how your We Florida Financial membership can get you all these exclusive savings, and more, at [WeFloridaFinancial.com](http://WeFloridaFinancial.com) or [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org).



[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