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SEPTEMBER 2019

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 payment¹. In addition, both of these adjustable rate loans offer payments lower than traditional fixed rate loans along with many other benefits.

¹Available 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.



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



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**

Let Your Dreams Take Flight



Are you an aspiring pilot? An experienced flyer wanting to purchase a small aircraft? Do you own a small plane that you need to upgrade? We fly may be the program for you.

We fly is an aviation finance program created to provide an exceptional and affordable solution for all of your aviation dreams. We fly offers loan programs for all

elements of aviation, including avionics upgrades, aircraft maintenance and flight training. You'll find that by financing with your credit union you'll receive individual attention, support and loans at the most competitive rates.

Contact us to discuss your needs. Get more information online at WeFloridaFinancial.com/Wefly. Or contact Alex Martin, our Aviation Program Manager, at 954-913-7871.



Our Members Speak

Sue C. and her family are true credit union "veterans." Members for almost 25 years, they have utilized car loans, mortgages and our popular Holiday Club account while raising a family. Sue tells us that she loves our courteous staff and the convenience of automatic payments. Most recently, Sue conducted business with our Mortgage department and was very happy with the service received from Tammy (pictured here). She has referred us to her adult children and says that she will continue to use the credit union for her family's financial needs.



Member Sue C. consults with Tammy from We Florida Financial's Mortgage department

We Boost Financial Fitness for Millennials

As a massive group of individuals that recently transferred into adulthood and the largest generation currently in the labor force, millennials have a big impact on the financial landscape in many ways. As a generation, they stress a number of ideals that impact their relationship to finance, as well as their spending, saving, and investing habits.

Many millennials are disillusioned by the corporate-driven behavior and requirements posed by the nation's leading banks, and they are looking for alternative financial institutions to work with. As not-for-profit institutions, credit unions are a fitting alternative, welcoming a diverse collection of members from numerous financial backgrounds and socioeconomic statuses.

Credit unions embody a number of the values and features that matter to millennials. A few of the benefits credit unions offer millennials include:

- **Customer service:** Credit unions are known for being member-friendly and giving personal attention to their members.
- **Technology:** Millennials appreciate the ability to interact with brands through digital platforms on their electronic devices. Credit unions often give members access to many online and mobile services.
- **Better interest rates:** Without the incentive of passing off profits to shareholders, credit unions are also able to offer members better rates on savings accounts and



CDs, according to an article on The Balance. Additionally, credit unions often offer members lower interest rates on loans and credit cards.

- **Access to financial education:** Many millennials are interested in becoming more financially literate and learning how to better handle their money. Credit unions are poised to fulfill that need.

As a generation, millennials are striving to become more financially secure while also hustling to achieve their personal and professional goals amid ample socioeconomic uncertainty. We Florida Financial suits the needs of hard-working millennials who are looking to park their income in a secure member-owned financial institution that offers reasonable rates, access to useful financial features, and quality customer service. Need to find out more? Visit us anytime at WeFloridaFinancial.com.

Simplify Your Life with One-Stop Bill Payment Online!

With We Branch online banking, you can:

- Pay bills from one location, instead of logging into each biller's site
- Get your bills directly in online banking – faster and more secure than a paper bill in your mailbox
- Receive due date reminders
- Schedule bills to be paid at a future date or schedule recurring bills to be paid whenever you choose
- Keep all payments in one location - great for budgeting, taxes or annual reconciliation



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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

