

Statement of Financial Condition
as of December 31, 2009 and 2008
(\$ in Thousands)

	2009	2008
Cash	3,149	3,654
Cash Equivalent	88,441	69,187
Investments	64,151	51,870
Net Loans	294,545	298,105
Fixed Assets	14,111	15,008
Other Assets	9,245	9,202
Total Assets	473,642	447,026
Savings	384,212	356,245
Borrowings	30,000	30,000
Other Liabilities	4,557	4,579
Total Liabilities	418,769	390,824
EQUITY	54,873	56,202
Total Liabilities & Equity	\$473,642	\$447,026

Statement of Income

for the years ended December 31, 2009 and 2008
(\$ in Thousands)

	2009	2008
Interest on Loans	17,305	19,726
Interest on Investments	3,110	3,553
Total Interest Income	20,415	23,279
Interest on Savings	4,133	6,309
Interest on Borrowings	1,353	1,357
Total Interest Expense	5,486	7,666
Provision for Loan Losses	4,961	5,010
Net Interest Income	9,968	10,603
Other Income	7,008	7,322
Compensation & Employee Benefits	10,711	11,038
Office Occupancy and Operations	4,350	4,409
Educational and Promotional	791	1,440
Professional and Outside Services	2,814	2,930
Other Expenses	900	1,245
NCUSIF, Net Exp	581	0
Total Operating Expenses	20,147	21,062
Net Income	\$ (3,171)	\$ (3,137)

Financial Fitness is Within Reach

A new year; same old goal—to get your finances in better shape. It's time to strengthen your resolution because 2010 is the year it's going to happen. Financial fitness is now within your reach. FinanceWorks™ is a new addition to our online banking that will help you flex your financial muscles and gain control over your finances. This online suite of tools allows you to manage all your financial accounts—bills, credit cards, loans, investments—in one place with a single login.

FinanceWorks was developed by the same people that brought you Quicken® and QuickBooks. Instead of being intimidating, managing your finances becomes intuitive. The tools are easy to use and help streamline money management and save time. Check out what FinanceWorks can do for you:

- Provides fast access to all your financial information in one place with one login
- Shows where the money is going—FinanceWorks automatically categorizes your transactions
- Allows you to manage bills all in one place, regardless of how you pay them, and get convenient reminders of when bills are due
- Tells you how much you have available to spend (or need to save) until your next paycheck
- Identifies new opportunities for saving based on your financial habits

Using FinanceWorks is like having your own personal financial advisor on call anytime you need to make smart financial decisions. Getting your finances in shape has never been so easy. Thanks to FinanceWorks, there's no reason not to achieve your resolution in 2010. Put financial fitness within reach right now. Visit powerfi.org for more information today.



POWER FINANCIAL
CREDIT UNION™
Great rates. Smart banking.™

Locations

 **Blue Lagoon Branch**
5820 Blue Lagoon Drive
Miami, FL 33126

 **Homestead Branch**
12171 Moody Drive
Homestead, FL 33032

 **North Shore Branch**
Medical Center
1100 NW 95th St.
Miami, FL 33150

Contact Center
Monday-Friday: 8 a.m.-6 p.m.
Saturday: 8:30 a.m.-1 p.m.

 **Florida City Branch**
33004 South Dixie Highway
Florida City, FL 33034

 **Juno Beach Branch**
12575 U.S. Highway 1
Juno Beach, FL 33408

 **Sheridan Branch**
2020 NW 150 Ave.
Pembroke Pines, FL 33028

Toll-free: 800.548.5465
Broward: 954.538.4400
Miami-Dade: 305.258.1000

 **Hialeah Branch**
6450 West 21 Court
Hialeah, FL 33016

Kendall Branch
Palms at Town & Country Mall
8228 Mills Drive
Miami, FL 33183

 **Shared Services**
 **Drive-Thru**

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