

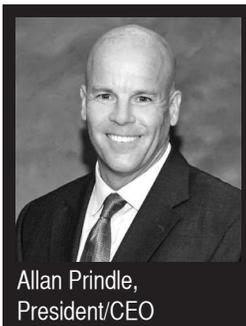
The Current

FALL 2016

THE MONTE FAMILY
MEMBERS SINCE 1999

REINFORCING THE COOPERATIVE SPIRIT

By *Allan Prindle,*
President/CEO



Allan Prindle,
President/CEO

At Power Financial Credit Union, the cooperative philosophy of “stronger together” guides all decision making. As a cooperative, we strive to provide financial services solutions that provide value to all of our members. In order to achieve that, we actively solicit feedback from our members and staff and take appropriate actions to improve the overall Power Financial Credit Union member experience.

After many months of analysis and member feedback, we will be discontinuing the Bronze and Classic relationship fees beginning October 1! These fees were based on maintaining minimum deposit balances.

Many members expressed wanting peace of mind rather than the stress related to maintaining balances to avoid fees. We hear you, and are taking this action based on the “stronger together” ideology we strongly believe in. Waiving these fees will most certainly result in a reduction in income for our cooperative. We believe our members this positively impacts, will return the favor in the form of increased loyalty to the cooperative, ultimately inspire others to join us, and flourish with our highly competitive products, services and technology conveniences. We are confident it is this loyalty that will translate to growth, and in turn, recover that loss in income over time.

While we have discontinued the Bronze and Classic minimum balance relationship fees, the Relationship Power program and the **benefits it offers to those who do more business with the cooperative** is still available to all

existing and new members. Using the old “carrot and stick” cliché... we have kept, and encourage you to take advantage of, the carrot, and eliminated the stick. To learn more about the Relationship Power Program, please visit www.POWERFI.ORG and look for the Relationship Power section under the “Accounts” tab of our website.

I sincerely thank all the members who complete our monthly surveys or send emails to me directly via “Ask Allan” on our home page regarding what they like and what areas we can improve. I encourage you to take every opportunity to tell others about our story and the strength of our cooperative, in person or via social media, as it benefits all of us as member-owners. Tell them how we hear you, we respect you and we’ll help you.

We are always looking for ways to enhance and grow our cooperative for all of the members and enjoy “stronger together”. After all, that’s what family does.

PUTTING PEOPLE FIRST

Not only has Power Financial welcomed more than 5,000 new members from the merger with Ryder System Federal Credit Union, we have onboarded all of the credit union's 19 employees.

The experienced staff has served the employees of "One of the World's Most Admired Companies," according to Fortune Magazine. Ryder System is a Fortune 500 provider of commercial fleet management, dedicated transportation and supply chain solutions.

Meanwhile, Power Financial was just named to Credit Union Journal's 2016 "Best Credit Unions to Work For" rankings. This is the third consecutive year this institution has earned that honor. Power Financial was one of only 45 listed out of 6,557 credit unions. Each credit union is evaluated on workplace policies, practices, demographics and employee surveys.

This is an exciting time for Power Financial. What you'll find with our newest employees is the same superb service you've come to expect every day... only stronger together.

*At Power Financial, we hear you,
we respect you, and we'll help you!*



**BECAUSE...
LIFE HAPPENS**

We go to great lengths for our loved ones. We work hard to provide them with a life filled with happiness, comfort and opportunity. In fact, there's almost nothing we wouldn't do for our loved ones. We rearrange our schedules to never miss our children's sporting events. We put in extra time at work to save up for that special family vacation. We rush out of the office to make sure we're home in time for dinner with our loved ones.

Part of life is planning for the unexpected. It is important to ensure that your loved ones are always cared for.

That's where life insurance comes in. It can't put your family's life back to how it was, but it can keep your loved ones in the world they've always known. If you think you need life insurance (or more than you currently have), now is the time to do something about it.

Together with our partner LifeHelp, we can help you shop for the life insurance you need. At no cost or obligation, a knowledgeable licensed agent will help find coverage that is a good fit for your needs and budget.

To get started, go to
POWERFI.ORG

**LIFE
INSURANCE
AWARENESS MONTH**
BROUGHT TO YOU BY LIFE HAPPENS



BANK FEES ARE AWESOME.

Said no one ever.
We'll save you money.
If we can't,
we'll give you **\$100.**

What does 15 minutes mean to you? It could mean saving thousands of dollars and tons of your time in the long run.

We will sit down with you and quickly get you savings on your existing loans and set them all up to be paid from one place. No need to worry every month about your payments and checking multiple platforms. When you refinance your auto loan with us we will give you 90 days to skip your payments to make life easier.

Call **800.548.5465** or come in any branch location.

All loans are subject to credit approval. Your overall creditworthiness will determine the interest available to you. Offer valid through December 31, 2016. See credit union for details.

What Members Are Saying

“I am thrilled Power Financial Credit Union paired us up together. You made me feel at ease and helped me. I will forever be thankful.”

-Michelle C. on using an auto buying service benefit of Power Financial membership.

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POWER FINANCIAL
CREDIT UNION



NEED A LITTLE EXTRA CASH FOR THE HOLIDAYS?

A Power Financial Holiday Loan is one more reason to love the holidays.

Why exactly? Only about half of all Americans stick to their holiday game plan. While we may budget for gift-giving, there are those gifts we don't plan on buying, travel expenses to see family and friends, food, decorations, wrapping paper and more. Odds are you're likely to buy a gift for yourself, too, while shopping the sales.

Store credit cards may advertise savings, such as 10% off purchases, but they typically have high interest rates, short introductory periods and tiny minimum payments. Without an immediate payoff, your savings are quickly lost in interest. Credit cards are notably influential on your credit score.

A Power Financial Holiday Loan, however, is a great way to cover your holiday finances. With low rates, fixed payments and flexible terms, a Holiday Loan is much easier to budget. The sum you've borrowed doesn't change over time, unlike revolving credit. When you pay it off in a timely fashion, you demonstrate you can handle debt responsibly.

With the fuss and festivity this year, keep the holidays simple. Get what you need with a Power Financial Holiday Loan. Call **800.548.5465** or stop in your local branch.

REFER A FRIEND TO JOIN THE POWER FINANCIAL FAMILY AND WE WILL REWARD BOTH OF YOU WITH \$50!

Ever hear your friends complain about their bank? This is a great time to improve their lives by sharing your experience with Power Financial. You both get rewarded and we grow our family to include even more amazing people. For additional details and membership eligibility, stop in your local branch.



TRAVELING FAR FROM HOME?

CO-OP® Shared Branching provides credit unions with the reach of large banks by sharing their branches. You shouldn't have to worry about having access to your money. Whether by mobile or by branch, you can access your credit union whenever and wherever it's convenient for you!



- Visit powerfi.org/locations
- Use the locator in the Power Financial Mobile App
- Call **888.748.3266**

HOLIDAY SCHEDULE

Columbus Day
Monday, October 10
Veterans Day
Friday, November 11

Thanksgiving Day
Thursday, November 24
Christmas Day (Obs.)
Monday, December 26

CONTACT CENTER

954.538.4400 • 305.258.1000 • 800.548.5465

Monday-Friday: 8:00 am-6:00 pm • Saturday: 8:30 am-1:00 pm

STOP BY ONE OF YOUR NEW BRANCH LOCATIONS TODAY



Shared Services



Drive Thru



In-Branch Debit Card Issue



Night Deposit



Safe Deposit Box

Sheridan Branch



SE corner of I-75 & Sheridan Street
2020 NW 150 Avenue
Pembroke Pines, FL 33028

Juno Branch



Across from FPL HQ off US-1
12575 US Highway 1
Juno Beach, FL 33408

Kendall Branch



Located in the Palms Shopping Center
8228 Mills Drive
Miami, FL 33183

North Shore Branch



Located inside the hospital's south entrance
1100 NW 95th Street
Miami, FL 33150

Florida City Branch



Across from Home Depot on US-1
33004 South Dixie Hwy
Florida City, FL 33034



This credit union is federally insured by the National Credit Union Administration and is an Equal Housing Lender.

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