



CHAIRMAN'S MESSAGE

On behalf of all of us here, at Power Financial Credit Union, I would like to wish you and your family a healthy and Happy New Year. In reflecting on the past year, the words "growth, enhancement, and empowerment" are forefront in my mind.

GROWTH AND ENHANCEMENT

In 2019, your credit union welcomed TransCapital Bank (TCB) to our family. We are delighted to have the TCB employees join our team at a "Top Workplace", as recognized by the Sun Sentinel. Your volunteer Board of Directors unanimously approved this acquisition for a myriad of reasons. Predominant among them, to enhance our commercial lending competencies and increase access for our existing members with the addition of three more branch locations. These new locations are almost perfectly equidistant in line from our Headquarters in Sheridan, northward to our Juno Beach location. The acquisition brings aboard a strong, profitable, well-capitalized institution with approximately \$200 million in assets.

Our Sit and Save program, where your trusted advisor analyzes your full financial picture for potential savings, in both time and money, has netted members over \$4 million dollars and counting. We were able to help provide countless hours of additional free time to spend with loved ones. In 2020, we invite you to come in and sit down with us. I encourage you to enjoy this free benefit of membership.

Social Media platforms have been an area of focus, and in turn we made it on the top 100 list, for The Financial Brand. To achieve this recognition means to be among the elite of Social Media Marketing. Follow us on Facebook®, Instagram® and Twitter™ to get up-to-date information on products, services and our community involvement.

Look out for information on our technological enhancements such as turning off and on your Visa® Debit and Credit Cards. We are working to put you in control of your card status immediately, with just a few clicks in Online Banking or our Mobile App, via the device of your choice. We will also be updating our website to provide a state-of-the-art digital experience with ease of use. We will continue to develop products and services that will allow us to grow and provide solutions to enhance your quality of life.

EMPOWERMENT

Your financial cooperative was instrumental in empowering our members and our community. Financial wellness is at the core of our philosophy of "people helping people." Power Financial Credit Union's mission is to express the love of family by providing personalized financial solutions. We hosted several seminars and workshops to provide you, our member-owner, with the knowledge you need to make sound financial decisions.

Your credit union held:

- Mortgage Days at our Sheridan and Kendall branches
- A Mortgage Seminar at Total Wine, Pembroke Pines
- Will and Trust Seminars at our Sheridan and Kendall branches
- Auto Buying Seminars at our Sheridan and Kendall branches

We also sponsored lunch and learns at various companies including Ryder and the National Employee Benefits Administrators; and presented our Credit Awareness Seminar at The Village of Miami Shores Library.



Leman Murray
Chairman –
Board of Directors

Our purpose is to guide family members to better lives today and for all generations to come. With that in mind, we conducted educational sessions at Miami Community Charter School by putting on a "Reality Fair" and sponsoring a Financial Application for Federal Student Aid (FAFSA) workshop empowering the next generation. We will continue to listen to you and provide financial education based on your needs. An empowered membership creates a strong financial cooperative.

We are happy to give back and assist our community. Our charity initiatives continue to progress each year.

In 2019, our employees and your credit union:

- Started the Big Brothers Big Sisters (BBBS) at work program with 19 employees
- Assisted BBBS with obtaining \$3,000 from Enterprise® Holdings Foundation
- Supported the United Way® through employee donations
- Assisted with the clean-up of the Sawgrass Nature Center
- Volunteered at LifeNet4Families
- Volunteered at the Thanksgiving Basket Brigade with Children's Diagnostic Treatment Center
- Participated in the City of Sunrise Relay for Life®
- Took part in Making Strides against Breast Cancer Awareness Walk
- Gave over \$5,400 to the Bahamian Red Cross for Hurricane Dorian Survivors
- Held an Emergency Supplies Drive for the Bahamian Hurricane Dorian Survivors
- Took part in the American Heart Association® Heart Walk
- Held quarterly Blood drives
- Held a Back-to-school Backpack Drive for Sickle Cell Anemia of Palm Beach County
- Donated \$2,500 to Florida City Police Department Community Surveillance Program
- Donated to Juvenile Diabetes Foundation supporting Andy's Angels
- Held a Holiday Toy Drive
- Participated in Take Our Daughters and Sons to Work Day
- Took part in Juno Beach March for Babies
- Took part in Juno Beach—Beach clean-up
- Volunteered with Habitat for Humanity
- Hosted Future Banker's Camp

We also sponsored events for the City of Pembroke Pines such as the Easter Egg Hunt; Mayor's Chess Challenge; Bow Wow Ween and Santa's calling. We want to make a positive impact in the communities we serve.

At Power Financial Credit Union, we hear you, we respect you and we will help you. We are grateful for your continued support of our financial cooperative. Our hope is that 2020 will be a year of Empowerment for you and your family. We will continue to focus on you, our member-owners and provide financial solutions to empower you for generations to come. On behalf of the Board of Directors and the staff at Power Financial Credit Union, we would like to wish you a prosperous New Year.

Leman Murray

LEMAN MURRAY

Chairman - Board of Directors

JOIN US AT THE 2020 ANNUAL MEETING

What's ahead in 2020? How did the Credit Union perform during the past year? Come to the Annual Meeting to learn more about your Credit Union's activities and its future direction. Your participation is important to the continued success of Power Financial Credit Union.

These members are proud to be a part of the Power Financial Credit Union family by serving on the board of directors. See what each director up for re-election brings to the family:

HIPOLITO A. CUBA

Hipolito Cuba was initially appointed to the board in April of 1987. He retired from Florida Power & Light where he was the director of regulatory and tax accounting after 43 years of employment.

STEPHEN KNIGHT

Stephen Knight was initially appointed to the board in 1999 to the Loan Committee. He is currently an aviation safety inspector where he is responsible for geographic air carrier certification and surveillance oversight where he also insures that aviation organizations and airmen comply with FAA regulatory requirements. Previously, he has been on the Loan Review Committee (1999-2002) and Supervisory Committee (2002-2006) at Pan Am Horizons.

LESLIE McCONACHIE

Leslie McConachie was initially appointed to the board in 2006. She is presently a math teacher at Archbishop Coleman Carroll High School. Before that, she was a full charge bookkeeper at Skyes Printing (2016-2017), a tax accountant at FTAS Inc. (2016-2017), amongst other previous jobs such as an Insurance Broker at Crystal & Crystal, Research Assistant at the University of Miami and VP/Management Training and Credit Course Instructor at SunTrust Bank. She is currently the Board Director and a part of the ALCO Committee.

ROBERT OLDHAM

Robert Oldham was initially appointed to the board in March of 1989. He is retired from the Florida Power & Light Company where he was in charge of external affairs. In 2011, he received a CUES certificate of training achievements/Basic Financial Statements. In 2013 and 2015, Robert was a part of the CU Educational Conference.

GEORGE SKILLAS

George Skillas was initially appointed to the board in March of 1990. He was previously an FPL foreman who supervised employees. He was also a part of IBEW Present LU 759 where he managed and operated a union organization in areas of dispute resolution, grievances, safety, organizing, budgeting, representation, arbitration, and more. He presently serves on the investment, and executive committees.

Nominations for vacancies may also be made by a petition signed by 1% of the membership with a minimum of 500 signatures. Each candidate must submit a statement of qualification and biographical data with his or her petition. A letter of intent is needed to accept the position if elected, and must accompany the petition and biographical information. Nominations must be returned to Power Financial Credit Union within 30 days of receipt of this notification. This will be a non-ballot election and no nominations will be accepted from the floor when there is only one nominee for each position to be filled. Only those positions without a nominee are subject to nominations from the floor at the time of the meeting.

ANNUAL MEETING: March 30, 2020 @ 4:30 PM

Sheridan Branch (Employee Lounge)
2020 NW 150th Avenue, Pembroke Pines

Switch to Sprint® Love My Credit Union® Rewards Sprint

Get **\$200 cash** Plus lines 3,4 and 5 on Unlimited Basics when you switch **Free**

Via deposit. \$100/line, max 2 lines. Req. qualifying plan and registration within 30 days of activation.

For more details and register at lovemycreditunion.org/sprintrewards
Mention this Corporate ID code: NCBEN_ZMB_ZZZ



NEVER WORRY ABOUT FINDING A BRANCH!

Members get access to over **5,000** branches nationwide.

Find branches online at PowerFi.org/locations



HOLIDAY SCHEDULE

NEW YEAR'S DAY
Wednesday, January 1

MARTIN LUTHER KING JR. DAY
Monday, January 20

PRESIDENTS' DAY
Monday, February 17

Power Financial Credit Union now offers greater convenience with more than **5,000** locations nationwide and **280** in Florida with the shared branching services network.



Shared
Services



Drive
Thru



Issuing debit cards
in branch



Night
Deposit



Safe Deposit
Box



ATM

CALL CENTER

Phone 954.538.4400 • Toll-Free 800.548.5465

Mon-Fri: 8:00 am-6:00 pm • Sat: 8:30 am-1:00 pm

STOP BY ONE OF YOUR BRANCH LOCATIONS TODAY.

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 Highway
Florida City, FL 33034

POWERFI.ORG

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

