

The Current

JANUARY 2015



CHAIRMAN'S MESSAGE

How would you describe family? At Power Financial Credit Union, we believe that family is our main cultural value that has created such a caring organization for 65 years. An organization that has been onsite at ground zero during hurricanes handing out supplies and conducting transactions for our members. An organization that gives back to the community in which it serves through volunteering time and talents at multiple events including the LifeNet4Families food pantry, Red Cross Blood Drives, delivering handmade Valentines to children at Joe DiMaggio Children's Hospital and special Halloween festivities at the corporate headquarters for children from Kids in Distress.

This year, we produced a brand new marketing campaign based around family. The pictures you see in the print materials and the people you see/hear in the commercials are all Power Financial Credit Union members! As we interviewed members for the commercials, there was much laughter hearing about exciting family stories where your Credit Union was able to make a difference in a member's life like the member who flew to Russia to pick up his infant son with money that the Credit Union was able to pull together quickly before his trip (the Russian Agency would only accept new \$100 bills for the adoption fee). There were also tears hearing the amazing stories about how the Credit Union was personally there for our members through difficult pregnancies and difficult financial situations.

Our employees were also interviewed about the atmosphere at the Credit Union. In those interviews, our employees referred to the Credit Union as "family, our second home, and the family that takes care of my family." Our high employee confidence directly resulted in a Best Credit Union to Work For award from the Credit Union Journal. You can view all of the commercials and the employee interviews on our website at www.powerfi.org.



We also hosted many well received educational seminars that we called our "Dinner Table Discussions." The educational seminars are designed to inform and educate our members on important topics that benefit their financial well-being. In 2014, we offered seminars on the Affordable Care Act, College Financial Planning, Investing 101, Preparing for Medicare and Medicaid, and How to Protect Against Identity Theft. All of these seminars were open to members of the Credit Union and the public. We keep the membership updated about the seminar schedule via our weekly emails so if you have not registered to receive our weekly emails which contain special product offers and other timely membership information, you can register on our website at www.powerfi.org. We will continue to offer seminars as part of our educational commitment to our membership and the communities we serve so if you see a subject that is of interest to you, please bring your family and friends.

At Power Financial Credit Union, we recognize that part of our family responsibility is to provide new products/services that will enhance our members' lives. Here are a few of the exciting products/services we have lined up for 2015:

- A redesigned eDeposit product that is easier to use and allows registration from any operating system platform (yes...even Apple).

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CHAIRMAN'S MESSAGE (Continued from page 1)

- Mobile banking that will enable you to view your accounts, pay bills, find branch and ATM locations, and transfer money between accounts.
- Account to account transfer that will enable you to transfer money between your Power Financial Credit Union accounts and accounts that you have at other financial services providers.
- New Identity Theft protection service that costs a fraction of the national programs to affordably

protect your family from online fraudsters and identity thieves.

Finally, we want to thank our members for their support of this fine financial cooperative. We are extremely proud to say that nine out of ten members would refer friends or family to the Credit Union. On behalf of the Board of Directors and staff of Power Financial Credit Union, I want to thank you for your membership and for being part of our credit union family.

~ Leman Murray
Chairman - Board of Directors

JOIN US AT THE ANNUAL MEETING

What's ahead in 2015? 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.

Date: March 30, 2015

Time: 4:30 p.m.

Place: Power Financial Credit Union
Sheridan Branch (Employee Lounge)
2020 NW 150th Avenue
Pembroke Pines, FL 33028

Join fellow members and meet your Power Financial Credit Union Board of Directors, management and staff. The agenda will include the election of Directors. The Nominating Committee has met and submitted the following incumbent nominees:

Leman Murray retired in 2008, after 40 years with FPL, 26 as an FPL employee and 14 as a contractor for FPL. Leman has served as a Board Member of Power Financial Credit Union for over 25 years and is currently the Board Chair.

Patrick Carnevale began his voluntary service to credit unions 28 years ago with National Airlines Credit Union which, after mergers, eventually became Pan Am Horizons Federal Credit Union. He served on the Supervisory Committee and then on the Board of Directors. He currently serves on the Power Financial Credit Union Board and Audit Committee. Patrick was employed with Miami-Dade County as a Supervisor/Buyer and is retired.

John Breslin has been serving on the Power Financial Credit Union Board since 2006. Prior to the 2006 merger, he was appointed as a member of the Board of Pan Am Horizons Federal Credit Union in 1992 and then as Chairman in 1994. John retired his position with Homeland Security where he was employed since 1970 and is a retired Chief Master Sergeant with the Air Force Reserves.

Terry Keith began serving on the Board in 2003. He holds an MBA in Finance from the University of Wisconsin. As an employee of NextEra/FPL since 1986, Terry has held positions involving finance and accounting. He is currently the Director of Cost Recovery Clauses.

Wendel Sauer began his voluntary service on the Board 23 years ago with his election in 1988. Wendel worked for FPL for 30 years and, upon retirement in 1999, he held the position of Production Analyst.

Nominations for vacancies may also be made by a petition signed by 1% of the membership with a maximum of 500.

Each candidate must submit a statement of qualification and biographical data with his or her petition. A letter of intent to accept the position if elected must also 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.

THREE SOLUTIONS TO GET FINANCES ON THE RIGHT TRACK

START THE YEAR WITH A PLAN TO CONSOLIDATE AND SAVE WITH POWER FINANCIAL CREDIT UNION

Often the New Year starts out with high hopes - and high balances on credit cards after the holidays. Or, maybe you have a wish list of projects that you put off or want to plan a family vacation.

Instead of falling behind before the year starts, put together a plan for success. Power Financial Credit Union can help get your finances on the right track.

3 WAYS TO GET IT DONE



1 Home Equity Loan - Choose from flexible options that put your home's equity to work for you. Use the cash for any purpose - home improvement, education, bill consolidation - whatever your family needs.

2 Fast Personal Line of Credit - Borrow up to \$30,000 at low interest rates and you can draw on the funds whenever you need extra cash. Use this flexible line of credit over and over again.

3 Visa Signature® Credit Card - Move your high interest balances from your other credit cards to one of our low interest rate Visa cards to consolidate and save. Simplify life with one easy, convenient monthly payment.

Talk to a Power Financial Credit Union Personal Service Advisor about which solution works best for you and your family's needs. We're here to help start your New Year with a plan for financial success.

NEW YEAR, NEW FINANCIAL FOCUS

IT'S TIME TO FOCUS ON GETTING MORE FOR YOUR MONEY IN 2015 - POWER FINANCIAL CREDIT UNION CAN HELP!



Good intentions are a good start. If you are making a resolution to better manage your money, here are a few financial resolutions to consider:

- Save more
- Pay off debt
- Develop a long-term goal
- Make/stick to a budget

Power Financial Credit Union offers a variety of services that will help you make these resolutions a reality. Take these steps to get started on a smart financial strategy for your family:

Take an Inventory of Your Expenses - Look at every expense you have - including cable, cell phones, entertainment, loans - so you have a clear picture of where your money is going.

Reduce Expenses - Consider refinancing high interest debt from other lenders with PFCU to lower your finance charges and monthly payments. For example, our auto loan refinancing can have you driving the same car for less. Or use the equity in your home to pay off outstanding balances with our Home Equity Accumulator loan. Call us to see how much we could save you by bringing your loans to the Credit Union.

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NEW YEAR, NEW FINANCIAL FOCUS

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Build a Budget - Use our free FinanceWorks™ financial management tool, available within SecureLink Online Banking, to build a better budget. Manage all your financial accounts in one place, analyze spending behavior and find ways to save, ensure bills are paid on time, and more.

Don't Forget an Emergency Fund - Financial experts recommend planning for job loss or a medical emergency by accumulating six months of take-home pay. Include saving toward this goal in your financial strategy. Your Credit Union offers a variety of savings programs to help your money grow.

Think About the Future - Let us help you develop an effective plan to save for your future with a Power Financial Credit Union Individual Retirement Account (IRA). Open your IRA with as little as \$50.

As a Power Financial Credit Union member, you're off to a great start by saving more everyday with our banking services. You can always turn to us for advice on making your financial resolutions stick!

Seriously?

It's that time of year again..you know..where you have to "suit up" to go into a toy store or shopping mall. Amidst all of the shopping that is going on, I like to observe the store workers with a special attention on the cashiers as they are typically the last contact with the customer. When was the last time that you felt "joyous" or "thankful" that you shopped at a particular store?

Some retailers should offer therapy instead of extended warranty programs because the customers are absolutely traumatized after going through the "shopping process". And, it is always "pleasant" to hear the employees complain about their employer as you are paying for goods in their store! And if I wanted to know about the dating life of the cashier, which they always want to tell me about (I don't), I would watch his/her reality series (let's face it ANYONE can get a reality series these days).

At this time of year, we at Power Financial Credit Union, would like to say those two little words that should end every retail experience... "thank you." We are so fortunate to have you as our members and hopefully we reinforce that thanks with every interaction that you have with us. We want you to feel like you are dealing with family and we are always here to listen, understand, and assist you in any way possible.

So, from our family to your family, best wishes for a healthy and prosperous new year. Seriously!



Locations

CONTACT CENTER:

Monday thru Friday 8 am - 6 pm
Saturday 8:30 am - 1 pm
800.548.5465

FLORIDA CITY BRANCH:

33004 South Dixie Hwy
Florida City, FL 33034

JUNO BEACH BRANCH:

12575 US Highway 1
Juno Beach, FL 33408

KENDALL BRANCH:

(near Publix in the Palms at Town & Country Mall)
8228 Mills Drive
Miami, FL 33183

NORTH SHORE BRANCH:

(in the North Shore Medical Ctr)
1100 NW 95th Street
Miami, FL 33150

SHERIDAN BRANCH:

2020 NW 150th Avenue
Pembroke Pines, FL 33028

LEGEND:

- Shared Services
- Drive Thru
- In Branch Debit Card Issue
- Night Deposit
- Safe Deposit Box

