

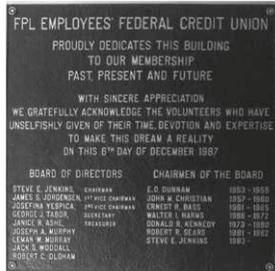
# The Current

JULY 2016



## GENERATIONS OF DREAMS ACHIEVED OVER THE PAST 65 YEARS

The first time that your babies opened their eyes, we were there. As you ushered your young adults off to College with a feeling of pride (and a little apprehension), we were there.



As you bid adieu to your colleagues to enjoy your well-earned retirement, we were there. For the important milestones as well as the opportunities and challenges along the way, Power Financial Credit Union has been proudly in your corner, celebrating your successes and finding a way to help when needed.

As we celebrate our 65th year serving our more than 32,000 members, we are excited about the journey that started in 1951 as the primary credit union services provider for the employees and family members of the Florida Power and Light Company.

From that small beginning, we grew to serving other groups such as National Airlines, Pan Am World Airways, Homestead Air Force Base and North Shore Hospital.

From our modest beginning with a single member to today where our team is available at five branches to ensure that we are available to our members to assist with long term financial planning as well as life's unexpected surprises, our success is written in the stories of the members and their families that we have had the pleasure to work with along the way.

Through the years, we've earned your trust by providing ethical and quality financial service that are personalized to meet your unique needs. Here we hear you, we respect you and treat you like family.

It is a philosophy that is responsible for our success to date and will ensure that we will be here for your adventures and achievements yet to come.



# CHOOSE YOUR REWARD - YOU'VE EARNED IT

You've been diligent about achieving a good credit record, making timely payments, paying down debt, managing your money efficiently. Power Financial Credit Union believes you should be rewarded. So, you can now choose the credit card that is most rewarding for you.



You deserve the credit! Apply easily online at [www.getpowervisa.com](http://www.getpowervisa.com) and enjoy the benefits of your good credit today.

## Credit Card Comparison

	PowerFi VISA® Platinum Credit Card	PowerFi VISA® Business Credit Card	PowerFi VISA® Signature Credit Cards
Free cell phone protection service up to \$250 per claim and \$500 per year (\$50 deductible)	x	x	✓
0% APR* on all purchases made within the first six months after card is opened	x	✓	✓
0% APR* balance transfer for 21 months	✓	x	✓
Earn points for every dollar spent for ALL categories	x	✓	✓
Pick merchandise rewards from PowerFi rewards website, redeem for gift cards or even convert points for cash	x	✓	✓
No black-out dates for travel ticket redemption	x	✓	✓
No annual fee	✓	✓	✓
EMV chip enabled for your protection	✓	✓	✓
Auto rental collision/theft insurance	x	x	✓
Travel cancellation insurance up to \$5,000 per year	x	x	✓

\*APR = Annual Percentage Rate. See credit union for details.  
This credit union is federally insured by the National Credit Union Administration.



## TURN PERSONAL CREDIT INTO CLASSROOM CREDIT

Your home is more than just a place where you find personal comfort. It can also be the key to unlocking your educational goals. That's because you can use the equity you've built in your home to help with back-to-school expenses.



Whether it's extra cash for school supplies, a new computer, tuition, or to return to the classroom as a mature student to upgrade your skills and broaden your career options, our home equity line of credit can meet your needs.

Don't have equity in your home to help you on your educational journey? Then our Fast Personal Line (FPL) may be the solution.

Whichever fits your needs, a Power Financial Credit Union home equity line of credit or Fast Personal Line, you'll enjoy these benefits:

- Low rates
- Generous credit lines
- Fast approvals

Put yourself at the head of the class with some extra credit from Power Financial Credit Union

For more information or to apply, visit us at [www.powerfi.org](http://www.powerfi.org).

## MOBILE VERSION 5.2 BRINGS EXCITING UPGRADES



**D**evice and Platform Parity! Do you use both Apple and Android devices? Now there is one unified look across both platforms. Content functionally may be dependent on your devices firmware. Ensure your devices operating system has upgraded to the latest version and that your Power Financial Mobile App is on version 5.2.

### GENERAL ENHANCEMENTS

- eStatements - Allows members access to view their monthly eStatements and e-Notices via PDF.
- Forgotten Username & Password - Allows members to recover their login credentials using their Mobile Banking App.
- Push Notifications Upgrade - Allows members to receive banking alerts without logging into the Mobile App. Alerts specified as balance updates, low balance, large withdrawals, and large deposits.

### APPLE ENHANCEMENTS

- iPad Split Screen Multitasking - iPad users can effectively run two apps at the same time, side by side using Slide Over and Split View.
- iPhone 3D Touch - Allows for Quick Actions, Peek and Pop on Accounts and Peek and Pop on eDeposit history.
- iPhone Landscape Support - Members can now use the app in either orientation, landscape or portrait.
- iPad & iPhone Split Pane View on Accounts - Members can now see a unified Accounts/Transaction View, no need to tap back and forth.

### ANDROID ENHANCEMENTS

- Touch ID - Allows members to log into Mobile App with a fingerprint. It's an easy and secure way to login without having to type or memorize a password. This feature is already available for Apple users.

# WELCOME

## **Ryder System Federal Credit Union**

### INTO OUR FAMILY!

**We are excited to announce that after a long and thoughtful process, the leadership team and volunteer board of Ryder System Federal Credit Union have reached the decision to join with Power Financial Credit Union!**

At Power Financial Credit Union, we strive to exceed your expectations through excellent product offerings, quality service, optimal convenience, and innovative ideas. It's in that spirit that the Board of Directors recently elected to sign an "intent to merge" agreement with Ryder Systems Federal Credit Union – a federally insured (National Credit Union Administration) financial institution that shares our commitment to excellence.

When this merger is finalized, the combined organization will continue to operate as **Power Financial Credit Union.**

We will keep you updated on this merger through our newsletters, a dedicated page on our website, and our employees. Please contact us at 800.548.5465 if you would like further information.

On behalf of the Board of Directors and the Power Financial Credit Union team, we wholeheartedly support this opportunity to merge with a credit union as dedicated in serving their member-owners as we have been. We hope that you share our enthusiasm and join us in welcoming Ryder Systems Federal Credit Union to the Power Financial Credit Union family.

## TESTIMONIALS

Your employees are the reason I stay loyal to your establishment. They always have a kind word and that's a hard thing to find these days. I can bank anywhere but I don't. I bank with you. ~ *Yurij S. Palm Coast, FL*

Thank you again for your great and friendly customer skills and for making it easy for me to understand step by step process of my personal loan. ~ *Violet T.*

Car buying has never been this easy thanks to our new friend at Power Financial. We are so glad to have Ms Ali and Power Financial looking after our interests. ~ *Jose G.*



## 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

