

## Pay Off Your Home Faster with a Home Equity Accumulator Loan

If you're looking to get ahead in your finances, eliminate your debt, and enjoy life more, consider paying off one of your biggest expenses more quickly – your home. Our Home Equity Accumulator Loan can speed up the time it would take to pay off your existing mortgage and put you on the road toward less debt, less stress and financial freedom.



With rates as low as 4.65% APR\*, you can shorten your mortgage term, get extra cash for home improvements, educational expenses or any other need. You can even choose bi-weekly payments to fast forward your mortgage.

Our Home Equity Accumulator Loan is a great alternative to first mortgage refinancing. Here are just a few of the benefits:

- Quick turnaround time
- Various terms available up to 20 years
- Manage your own escrow
- No PMI requirement
- No origination fee

How fast do you want to pay off your home? Ask us how a Home Equity Accumulator loan can work for you.

*\*Eligibility for lowest loan rate and loan approval is based on credit worthiness, ability to repay, credit score, repayment period and equity in home. All homes must be primary residence in Florida. All rates are subject to change without notice. Certain qualifications apply. To ensure tax-deductible payments, please consult with your tax advisor. Not applicable to existing Power Financial Credit Union loans. Maximum loan amount \$250,000.*

## Make this a Summer to Remember

Ready to make memories this summer? Need some extra cash for that well-deserved vacation? Take off with a little help from our fast personal line of credit.



- Low fixed rates – as low as 7.98% APR\*
- A line of credit up to \$30,000

Apply online at [powerfi.org](http://powerfi.org) today.

*\*Eligibility for lowest rate is based on credit worthiness, ability to repay, credit score and term of loan. Maximum loan amount of \$30,000. Cannot be combined with any other offer. Other conditions may apply. Rate subject to change without notice.*

## Be On the Lookout for a New Website



Our web site will soon have a new redesigned graphical look that is friendlier and compatible for members using a mobile device or tablet. Be sure to check us out at [www.powerfi.org](http://www.powerfi.org).

# President's Message

## Rock Steady Growth

Your Credit Union continues its steady growth with May 31, 2014 total assets of \$532.5 million. This translates to asset growth of over \$8.5 million from that same time last year. The pent up demand for autos, combined with the recovering economy, contributed to growth of \$4.5 million in our auto loan portfolio - an impressive 18% increase in the past twelve months. Further evidence of optimism and rebounding property values is our members' combined outstanding balance of home equity lending products showing an increase of over \$4.5 million year over year. Your elected, volunteer, Board of Directors is committed to maintaining our prudent business model of safe, steady, growth being achieved with extremely competitive products and delivered with unparalleled service. By you - - For you. Your financial cooperative is growing, alive and well.

## Your Credit Union Family

Your trusted Credit Union family steps up every day to share joy with members as they achieve their dreams - whether it is hearing the new car feeling in your voice, delighting in your description of the shiny new kitchen renovation you have planned, imagining that showcase bathroom update you have in mind or laughing and smiling with you as you barely contain the tremendous excitement of purchasing that dream home. Likewise, your Credit Union family is here when joy may not be the case. The same trusted folks step up for that bump in the road of life by listening, understanding, empathizing and offering a shoulder in time of need. We have been doing that for over six decades, caring for past and present generations of members, and we look forward to serving the new generations of members in the decades to come.

## Loans, Loans, Loans

The best investment the Credit Union can make is a loan to a member. And the flip-side is a loan

you acquire from the Credit Union is a good investment on your part. Our rates are quite competitive and you know you can call, chat, click, or visit if you have an issue (unlike those banks that sell their mortgages, or worse, sell it again and again). Not to mention, you can take comfort in dealing with our trusted professional staff and know they have your best interest at heart. Loans are the life blood of a financial cooperative and we thank those that have let us handle their financing needs. It would be a privilege to serve those for whom we have not and we ask you for your business and that of friends, family and co-workers. The more loans we put on the books, the stronger the cooperative becomes. We have about .72 cents loaned out for every \$1 dollar we have on deposit and continued healthy lending means we carry on the tradition of a solid, sound and stable Credit Union.



**Allan M. Prindle,**  
*President and CEO*

## Speaking of Investments

In addition to the assets in your Credit Union, we have nearly \$145 million in investment assets under management for members that have sought advice from our trusted CFS\* financial advisors. These members have utilized our Power Investment Services division, available through CFS\*, for non-deposit investment products and services available to them as members of the Credit Union. Whether it is planning for retirement, college expense, wealth transfer or life and long term care insurance, we have options for you. We offer a no obligation financial planning session for all members so why not see if you can help increase your money and assets to their fullest. And with Power Investment Services, it's your choice if you prefer the professional guidance from one of our professional advisors or you enjoy making your own decisions.

At Power Financial Credit Union, we hear you, we respect you, and we'll help you. We are confident you will be pleased. Just as we have pleased generation after generation.

\*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. Power Financial Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members.

## Catch Our "Endless Summer" Car Loan Savings

The surf's up and so are the savings. Make it a summer to remember—drive your dream car with no payments all summer long!

Finance now and enjoy **90 days payment free**. A vacation from payments is just the start of the convenience and savings you get by financing your next vehicle with Power Financial Credit Union.

With our auto loan rates as low as **1.99% APR**, you won't want to wait to get your summer on the road. Take advantage of summer car sales and our Auto Locating service for great savings.

Get pre-approved now and you'll be set to negotiate like a cash buyer when you visit the showroom. To apply:

- visit us online at [powerfi.org](http://powerfi.org)
- call us at 954.538.4400, 305.258.1000 or 800.548.5465
- or, stop by one of our branch locations

### Get the Auto Lending Advantage



- No payment for 90 days!
- Rates as low as 1.99% APR\*
- Easy repayment terms
- Added services, including protection plans

\*APR = Annual Percentage Rate. The lowest rate which is stated above is based on credit worthiness, year of vehicle, ability to repay, credit score, down payment, and term of loan. Other conditions may apply. Rates are subject to change at any time.

## Checking That's Just Your Style

Not one checking account is made for everyone. That's why we offer options that fit your financial style. So, whether you're looking for a checking account that offers a lot of value with just a small deposit...or you want an account that pays you back for saving more, we've got a checking account that fits your style.

### Regular Checking (That's Kind of Extraordinary)

Get started with a low minimum opening deposit and benefit from a checking account with no per check charges and unlimited transactions. It's easy to access your cash any time using our free Visa debit card or free secure online banking. Get more than you ever expected from a "regular" checking account.

### Premier Checking (That Really Pays Off)

Here's a checking account that not only pays an attractive interest rate,\* but is loaded with free features like no per check charges, a Visa debit

card, free online banking and one free check order every year.

### Cha-Ching Teen Checking (Young Adults Count Too)

Young adults need a strong financial start to their lives. That's why we designed a checking account with our young members in mind (13 to 17 years old). With no monthly fees, their own free Visa debit card and access to free secure online banking, get your teen on track to making responsible financial decisions.

Open a checking account that suits your unique style at Power Financial Credit Union where you'll enjoy convenience and value without the high fees.



\*Account must keep a daily minimum balance of \$10,000 to earn interest and avoid \$17.50 monthly fee.

# Seriously?

## Make Time to Be There

There is a song entitled "Lady" by the Little River Band that was released in 1978. In the song there is a line that goes "take time to make time, make time to be there." While that song is almost four decades old, the value of making time to spend quality time with the ones you love is timeless. That is probably one of the reasons that to this day "Lady" by the Little River Band remains in heavy rotation on the classic hits stations (OK oldies) because sentiments of quality time with family and friends will always be important.

Back in 1978 when the song was released, there were no cell phones, internet connected devices, or real time global updates. It was very much a "pull" society where you had to retrieve your voicemail or call back the number that was left on your pager (if you don't know what a pager is then see Wikipedia as that term may even be outdated for Google). The point is that there was time automatically carved out of the day to focus on family and the important relationships in your life.

Move the timeline up to 2014 and we see a drastically different society with an information stream at an almost frenetic pace. In an "always on" society, we constantly have messages and demands on our time "pushed" to us 24X7. It is not a matter of responding to the data; as much as, it is a matter of managing (controlling) it. In his book, *The Age of Speed*, Vince Poscente argues the point that we can either let information overload overwhelm us or we can use technology to deliver the information that is

relevant to us which frees up time that we can invest back into the quality relationships that matter to us the most.

Because family is such an important part of the Power Financial Credit Union culture and membership, we are constantly looking for ways to use technology to make life easier. We will be delivering a streamlined website in the coming weeks that will be geared toward how our products and services can assist you in achieving your family's dreams. We are also working on enhanced online services products including our eDeposit service, online banking service and bill payment service. One example of the recent enhancements to our online services improvements is the ability to view and print check payments that are made through the bill payment system. We appreciate the positive praise that our bill pay users have sent to us about this new enhancement.

At Power Financial Credit Union, we know quality time spent with family is an invaluable resource. That is why for 65 years we have worked to build a financial institution that reinforces the family values of listening, establishing a personal connection, caring about each individual, and always striving to be a financial advocate for our members instead of just a service provider. So...remember in the hustle and bustle of the "always on and connected world" take time to make time and make time to be there for friends and family. Seriously. After all....that's what family does.

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

## Locations

### Contact Center:

Monday thru Friday 8 am - 6 pm  
Saturday 8:30 am to 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



**Shared  
Services**



**In Branch  
Debit Card Issue**



**Drive  
Thru**



**Night  
Deposit**

