



A HOLIDAY SHOPPER'S GUIDE

That time of year is coming again ... the hustle and bustle of the holidays ... when to-do lists get too long and time, money and tempers run short. There's a lot happening around the holidays – shopping, traveling, entertaining, the list goes on. If you're wondering where you'll find the time, money and patience to do it all, look to Power Financial Credit Union for your answers.

VISA DEBIT CARD

For safety and convenience, use your Power Financial Credit Union **VISA Debit Card** instead of carrying cash or your checkbook. The amount of your purchase is automatically deducted from your checking account – so there are no credit card bills to pay at the end of the month! And you have up to the minute information on your finances through SecureLink Online Banking and Simon Says-bilingual Audio Response System day or night.

What's more, you earn rewards too when you use your credit union VISA Debit Card. Receive targeted offers within **SecureLink Online Banking** based on how you shop with your Power Financial Credit Union **VISA Debit Card**. The more you use it, the greater the rewards with more offers and more cash earned! Accept your offers, pay with your Power Financial Credit Union VISA Debit Card and the rebate is automatically credited to your account.

AMERICAN EXPRESS GIFT CARDS

Choose the gift that comes in all sizes (denominations from \$25 to \$500) and fits everybody! **American Express Gift Cards** can be used wherever American Express® Cards are accepted in the U.S. Your gift comes with free protection too - gift card balances are refundable if lost or stolen. Gift cards are conveniently available for purchase at any Power Financial Credit Union branch.



COURTESY PAY OVERDRAFT PROTECTION

During this extra busy season, it's extra easy to run short on cash or make an error in the checkbook register. So, if you spend more than you have in your checking account, be sure you have opted in to **Courtesy Pay Overdraft Protection** for ATM withdrawals and everyday debit card transactions. That way you'll avoid the embarrassment of being stuck at the register or incurring merchant fees for returned checks. Visit us online at powerfi.org, **stop by a branch** or call **800.548.5465** and opt-in today.

VISA CREDIT CARD

Put away those high interest department store charge cards and other lenders' credit cards! Wrap up all your holiday expenses with a Power Financial Credit Union **VISA Credit Card**. No annual fees, 1% cash back on all net purchases, great 0% APR introductory rate and you can even earn rewards with our VISA Signature Credit Card.

Prepare now to save yourself time, money and aggravation with these Holiday tips from your family at Power Financial Credit Union. Need extra cash this holiday season? Whether your wish list is big or small, we have the solution for you.

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PRESIDENT'S MESSAGE

"Steady as She Goes"

The economic recovery continues to chug slowly forward for us here in South Florida. We are seeing significant infrastructure projects move along (though not fast enough sometimes, as I sit in the construction related traffic) and lo and behold - - cranes are in the air - - helping alter our skylines again. I just hope we all have learned from the past boom and bust cycles to not repeat the same mistakes.

Your Credit Union is doing well and steady, controlled growth continues. Loans have grown 4.59% year to date through August and deposits likewise 4.21%. The mission of our cooperative is pooling savers and borrowers in order to promote thrift and credit. Your Board of Directors is achieving this mission as evidenced by nearly \$0.74 cents of every dollar on deposit loaned out. Of particular note is the healthy growth in our closed-end unsecured loans, an excellent vehicle to consolidate high rate credit card loans into a lower rate, which yield significant cost savings for our members. In addition, automobile loans outstanding, likely the second largest purchase expense our membership experiences, has grown a whopping 46% in the last twelve months.

No doubt, the savings our members reap from our attractive rates and terms translate into significant beneficial financial peace of mind.

CONVENIENCE, 24/7 AND MOBILITY

We are constantly striving to maximize convenience for our members in doing their financial transactions. To that end, we are diligently working on continuous improvement of our already excellent electronic delivery channels. Even better mobile banking capabilities, enhanced "picture of a check" deposit solutions, and ever more increasing functionality with simple, intuitive navigation are all objectives we are tirelessly pursuing. We have some exciting announcements for future roll-outs coming soon so - stay tuned. Our vision is ultimately to enable our members to do nearly everything they can do via branch or Contact Center, and more, by using any of the most popular electronic devices, with one sign-on, utilizing the most robust, safe and secure solutions available.

AND ... NEW PRODUCTS

If that weren't enough (!), we have introduced two new loan products that we think clearly lead the pack.



First, a 5/5 Mortgage, a unique mortgage loan that provides the attractive low rate of an adjustable rate mortgage (ARM) with the comfort of longer time between adjustments compared to a conventional 5/1 Mortgage. Rather than being a stable rate for 5 years and then subject to change every 1 year, the 5/5 is set for five year increments. Member response to this product has been quite positive as it provides the best of both worlds in terms of an attractive starting rate and reduced volatility.

Second, we have made available the "skip-a-pay" auto loan. This product enables a member to take a "payment vacation" one month a year, month chosen by them, with no skip payment transaction fee and with no impact whatsoever to their credit, for the life of the loan. This too has received positive response from members! It is an extremely unique product that many have utilized to take a break from an auto loan payment during summer vacation when a little extra spending cash comes in handy or in February when those credit card bills come in from the holiday shopping binge.

PART OF THE FAMILY

Thank you for being a member, a part of the Power Financial Credit Union family, and contributing to the success of this great organization. As you can see, the tremendous dedication and teamwork of staff, combined with a sincere commitment to the well-being of members, manifests itself in new products, new services, top notch delivery channels and a level of trust our members sincerely appreciate. Please tell your friends, family and co-workers about the wonderful things happening here at your Credit Union. We hear you. We respect you and we'll help you. And we promise we will do the same for them. After all, that's what family does.

THERE'S NO PLACE LIKE HOME FOR THE MONEY YOU NEED...



This is the time of year when big wish lists require big purchasing power. So, if you're looking to deck the halls with new furniture, a flat screen TV or even to buy a new car or consolidate high interest debt, our Home Equity Line Of Credit (HELOC) can provide you with the money you need for any purpose.

Low rate and convenient, affordable payments make a Power Financial Credit Union HELOC an easy choice.

- Rates as low as 2.75% APR*
- Ready source of cash whenever you need it
- Fast turnaround time
- Up to 80% financing
- Immediate usage of \$10,000
- Interest may be tax deductible**

Get money from home this holiday season. See us for a HELOC to make those big wishes come true.

**Eligibility for the lowest rate is based on loan to value (LTV), credit worthiness, ability to repay, credit score, and term of loan. Other conditions may apply. Rates are subject to change at any time. Interest rates include a .25% discount for automatic loan payment transfer from your Credit Union account. The maximum APR that can apply over the life of the loan is 18.00%. Immediate usage required is \$10,000. For a Home Equity Line of Credit of \$50,000 at 3.75% over 15 years you would make 180 payments of \$363.68. The estimated Credit Union and third party fees for a Home Equity Line of Credit are \$1,343.75.*

Seriously?

THAT'S WHAT FAMILY DOES.....

As a father of a family of two, I find life to be pretty hectic. There is getting the kids ready for school (just getting them out of bed, fed, and to the bus stop on time is a major achievement) and that is a big item off the "to-do" list before 7AM in the morning! Then we work all day attending meetings, getting projects done, and taking lunch time to run errands. After work there is horseback riding, football practice, homework completion, dinner, checking the homework, making corrections to the homework, studying for tests, and getting the kids into bed. All while phones are ringing, emails are pinging, texts are buzzing, and voicemails are being left. And if you have clients in different time zones, the symphony of electronic notifications can go on all night long.

Life is busy. Yes...for the grandparents reading this column, life has always been busy in its respective ways, but I remember my dad taking one or two phone calls at night and that was it (none of this all night stuff). The point here is that to maintain a cohesive family unit while maintaining a job these days is a 24/7 deal. The weekends seem to have even more obligations with birthday parties (none of these are two hour events... birthday parties are ALL DAY affairs), football games, horseback riding competitions, etc. My daughter (who is 11) likes to stay after her horseback riding lessons and tend to the horses for a few hours. When I asked her why she enjoyed doing that, she told me that she needed her "peace and solitude" which I suspect equates to a few hours away from her 9-year old brother!

So as busy parents trying to maintain that work/life balance, we need tools that can help us efficiently get tasks done while we are in the midst of our children's social agendas. The reason that online services have gained in popularity at such a rapid pace is because they allow us to take care of financial obligations while at the horseback riding lessons, football games, or after the kids are in bed at night time. At Power Financial Credit Union, we recognize the importance of family quality time and we know that we need to provide the tools for you to covertly "multi-task" while fulfilling your family obligations. That is why we are working on improved versions of our eDeposit product and are developing our mobile banking application. With the recent announcement by Apple that they have developed a payment systems process for their iPhone

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ADD A LITTLE EXTRA JINGLE IN YOUR POCKET



A personal loan from Power Financial Credit Union can help make the season brighter with the extra money you need for holiday shopping, to fuel up for holiday travels or meet unexpected expenses.

With fast approval and rates lower than most credit cards – as low as 7.98% APR* - your personal loan is a mouse click away. And, our low fixed rate and flexible terms, make it easier for you to budget your monthly payment.

Add some jingle to your pocket and apply online at 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.*

Seriously? (continued from page 3)

6 and the increasingly sophisticated accuracy of geo-fencing (the ability for your cell phone to know where you are using GPS technology and present offers to you based on the business you are currently visiting), the mobile application is about to take a huge leap forward. Just as kids today have no idea of what a rotary phone is, kids over the next five years will have no idea of what a wallet is. Once the digital wallet is perfected via the mobile technology, we will have crossed the barrier into the next generation of mobile convenience.

At Power Financial Credit Union, we know that family life is busy. We are constantly striving to develop the products and services to help you maximize your free time (like when the kids are in the bathroom at a sporting event...you have five minutes...use it wisely) so that you can maintain the work/life balance. Children never really realize how much work their parents do to provide for them, but they always remember their parents being at events with them and being there at night time to tuck them in or wish them a good night if out of town on a business trip. And if you have an issue with a transaction, you know that we are here to help you because we know that having yet another ball in the air (dealing with a problem on your account) is another stressful item to juggle among your other responsibilities. We will work as quickly as we can to get your issue settled so you can get back to the important things in your life. Should the need arise for a major purchase (home, car, educational loan, etc), we are always here to assist you with that same caring family experience you have come to expect from your Credit Union. Our family is always here to assist your family. After all that's what family does. Thank you for being part of our Credit Union family. Wait...I think I hear my cell phone ringing...it's my daughter's school. Seriously?

POWER FINANCIAL CREDIT UNION

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



LEGEND:



Shared
Services



In Branch
Debit Card Issue



Drive
Thru



Night
Deposit

