

The Current

SUMMER 2018

FINANCIAL FITNESS HELPS MORE THAN JUST YOUR MONEY

When you hear the word “fitness,” what comes to mind? Gym memberships? Weights and treadmills? Lean, muscular athletes? Credit unions? If that last option seems out of place, it’s probably because your brain automatically equates fitness with optimum physical health. When you consider the global health and wellness industry generated more than \$3.4 trillion last year, it’s easy to understand the tendency to think that way.

According to dictionary definitions, fitness refers to the ability to accomplish a specific task or purpose. With this perspective, it’s clear that physical fitness and financial fitness have some commonalities after all. Both types of fitness provide a wide range of personal benefits, and accomplishing goals in either area requires consistent effort, experienced guidance, and efficient tools.

Consistent Effort

Fad diets and miracle cures will never lead lasting physical fitness. Taking definitive steps towards an established goal is the key. This principle applies to finances as well. From budgeting to saving to investing, following healthy financial habits on a consistent basis leads to long-term success.

Experienced Guidance

Have you ever gone to a gym for the first time and wondered how to set your goals or structure a quality workout plan? If so, you know how valuable an experienced coach or trainer can be. That’s where Power Financial Credit Union comes in. With our team of experts, it’s easy to find a financial coach who can help you set goals and create a plan to accomplish them. And the best part? We don’t charge for it like the gym does.

Effective Tools

When you’re working towards a physical goal, the right equipment can make all the difference. If you’re trying to increase your flexibility, a basic yoga mat should be enough. If you’re trying to improve your bench press, you’ll need a barbell and bench. Depending on your financial situation, your needs might range from budgeting help and savings accounts to business solutions and investments options. We offer the perfect blend of products and services to help you accomplish your goals. Our Money Management tool helps you budget, see where you are spending money and track your short and long term goals.

On the surface, physical fitness and financial fitness may seem like separate subjects. Science has shown that being balanced and healthy in one area affects the other areas of your life. Thanks to this overlap effect, there are benefits to your physical well-being when you are financially healthy. Ready to start experiencing those benefits for yourself? Contact a PFCU trusted advisor today!



TRAVEL-SIZE CREDIT UNION

Over 5,600 branches nationwide.

Find the closest one
to you through our
SecureLink® Mobile App
– wherever you are.



LEARN MORE AT
WWW.POWERFI.ORG

See credit union for details.

POWER FINANCIAL VISA® CREDIT CARDS SUMMER OF SAVINGS SPECIALS

	Signature ²	Platinum ¹
Balance Transfer for 12 months	1.99% APR balance transfer for 12 months for transactions that post within the first 90 days of account opening.	1.99% APR balance transfer for 12 months for transactions that post within the first 90 days of account opening.
New Purchases for 6 months	0% APR on purchases from the date of the first qualifying transactions that post to your account within the first 180 days from account opening.	1.99% APR on purchases from the date of the first qualifying transactions that post to your account within the first 180 days from account opening.
Balance Transfer Fee	4% or \$10 (whichever is higher)	\$0 if conducted within first 90 days of account opening
Reward Points	10,000 for \$3,000 spent in first 3 months	NA
Travel Protection	✓	NA
Cell Phone Protection	✓	NA
No Annual Fee	✓	✓

APPLY TODAY!

1) Platinum Balance Transfer Offer: Offer valid for balance transfers requested from non-Power Financial Credit Union credit cards within 90 days of account opening. APR = Annual Percentage Rate. Introductory rate of 1.99% for 6 months from date of account opening on purchases for transactions that post to your account within the first one hundred eighty (180) days from account opening and an introductory rate of 1.99% for 12 months from date of first transfer for balance transfers. Balance transfers must be completed within 90 days of account opening. After the introductory period ends, the standard purchase APR will be applied to unpaid introductory balances, new purchases and new balance transfers. The standard variable APR for purchases and cash advances is 9.49% – 18.00%, based on your creditworthiness and ability to repay. Cash advance fee — either \$10 or 4% of the amount of each cash advance, whichever is greater. New cardmembers only. Does not apply to balance transfers from existing Power Financial Credit Union Visa® Credit Card accounts, other Power Financial loans, and cannot be used to send a Check to Self. Subject to credit approval.

2) APR = Annual Percentage Rate. 0% Intro APR on purchases for 6 months from date of account opening and first qualifying transaction for transactions that post to your account within the first one hundred eighty (180) days from account opening. Balance Transfer Rate: 1.99% APR on balance transfers for 12 months. Balance Transfers must be completed within 90 days of account opening to qualify for the promotional balance transfer rate. Balance transfer fee of either \$10 or 4% of the amount of each transfer, whichever is greater. After the promotional period, the APR for the unpaid balance and any new balance transfers will be 11.49% to 18.00% and will vary with the market based on the Prime Rate. Cash advances, credit card checks, and balance transfers do not earn reward points. Does not apply to balance transfers from existing Power Financial Credit Union Visa® Credit Card accounts, other Power Financial Credit Union loans, and cannot be used to send a check to self. Can not be combined with any other offer. Other conditions may apply. Rates subject to change without notice. Eligibility for the lowest rate is based on credit worthiness, ability to repay, and credit score. Rate will be based on the highest credit score for joint applicants. Promotional rates are for a limited time and are subject to change without notice.

To qualify for benefits of cell phone insurance, cell service provider bill must be billed to a Power Financial Credit Union Visa® Signature Credit Card. The deductible for coverage is \$50.00. Reimbursement for phone replacement or repair may not exceed \$250.00 per occurrence with a maximum benefit of \$500.00 per year. To qualify for benefits of rental car insurance, the rented vehicle must have the charge from provider billed to a Power Financial Credit Union Visa® Credit Card.

Additional limitations, terms and conditions apply. Promotional rates are for a limited time and are subject to change without notice. This credit union is federally insured by the National Credit Union Administration.

THE RIGHT TOOLS CAN MAKE ALL THE DIFFERENCE

Since its creation in March 2010, Pinterest has served as a source of inspiration for DIY enthusiasts around the world. With millions of gorgeous photos featuring home-décor innovations, recipe creations, and crafting ideas, the social media service has helped revolutionize many a home interior. Over time, however, an unintended—yet wildly entertaining—phenomenon surfaced: The Pinterest Fail.

When you browse a gallery of Pinterest Fails, you see the difference between theory and application. Knowing how to do something doesn't necessarily mean you have the right tools to complete the project. While some of the results range from aesthetically tragic to downright hilarious, they each highlight the fact that head knowledge isn't enough. Using the proper tools can make all the difference. In much the same way, following a budget is a simple concept. But without the right tools to keep you on track, you can experience a financial version of a Pinterest Fail.

Money Management™ Gives You the Budgeting Tools You Need. By adding the Money Management feature to our already impressive list of online and mobile banking features, Power Financial Credit Union makes it easier for you to follow your budget. While it's still up to you to manage your income and expenses, this convenient new service provides consistent guidance and feedback that lets you know when you're doing well and when you need to adjust. To keep the task from being too overwhelming, Money Management breaks down your support into four customizable categories:

Tracking

It's tough to budget effectively if you don't know where your money is going. Tag specific transactions, track your spending habits, and establish a cash-flow calendar based on the results.

Analysis

After tracking your spending, this feature helps you make real-time budget adjustments based on your history. From there, it helps analyze your finances to set various financial goals such as debt payoff and net worth projections.

Goal-setting

As the adage goes, "if you aim at nothing, you'll hit it every time." Money Management offers helpful methods for setting important financial goals including savings, debt reduction, and retirement.

Updates

Life can get busy, and that makes it easy to forget about your goals. Thanks to online and mobile technology, you can establish custom text and email alerts to keep your financial success in focus.

While our Money Management solution provides a variety of financial tools to help you stick to your budget, the best part is that it's FREE for all Power Financial Credit Union members! All you have to do is download our mobile app and sign into your online banking account. Simply enter your member number as your user name and your Simon Says PIN as your password. If you do not know your Simon Says PIN, please call us at 800-548-5465, email securelink@powerfi.org or stop by your local branch.



Or we'll give you \$100*

So far, Power Financial Credit Union members have saved more than...

\$9,000,000

See credit union for details.



No time to go from dealer to dealer?
Concierge service takes the hassle out of buying a car.



Auto Source from Power Financial Credit Union provides each member with a personal shopping concierge to help you compare, shop, and save. No high pressure commissioned sales people, just personal service the way you want that fits your schedule. Concierge service takes the hassle out of buying a car.

See credit union for details.

THE SUMMER OF HUNDREDS!



It's summer lovin' for PowerFi members. When you switch to Sprint®, you can get up to \$300 in cash rewards for activating new lines. That's Sprint's best plan with unlimited talk, text, data, and HD-streaming including Hulu!

During The Summer of Hundreds, you get:

- Up to \$300 in cash rewards for new lines activated with Sprint
- \$50 loyalty cash reward every year for each line activated or transferred
- Current Sprint customers receive a \$50 cash reward for lines transferred into the program
- 25% discount on eligible accessories

*Three lines total, including all activated and transferred lines.

Here's how to sign up for Sprint cash rewards:

1. Become a Sprint customer and mention that you're a credit union member
2. Register at LoveMyCreditUnion.org/SprintRewards
3. Allow six to eight weeks to see cash rewards directly deposited into your credit union account

Make summer picture-perfect with a new phone and up to \$300 in cash rewards! It's just one more benefit of credit union membership.

Get all the benefits of credit union membership. Sign up today!

YOU ARE INVITED ON JULY 19

Come out ready to learn and enjoy wine from around the world. Shirley Klein PA, Real Estate Consultant with Coldwell Banker will be discussing the right steps to take when looking for a new home. James Parker, Mortgage Loan Officer (NMLS #1059088) with Power Financial Credit Union will be discussing the best way to finance your home today using PowerFi Mortgage options.

Must be 21 to attend this event. Event will be held at Total Wine Pembroke Pines - 15980 Pines Blvd. Pembroke Pines, FL 33027; 6pm to 9pm. RSVP to marketing@powerfi.org or call us at 954.538.6235 no later than July 13, 2018.

HOLIDAY SCHEDULE

Independence Day
Tuesday, July 4

Labor Day
Monday, September 3

CONTACT CENTER

954.538.4400 • 305.258.1000 • 800.548.5465

Monday–Friday: 8:00 am–6:00 pm

Saturday: 8:30 am–1:00 pm

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

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 Hwy
Florida City, FL 33034



www.POWERFI.ORG

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

