

It's Time to Dream Big

No need to pinch yourself—if you're thinking it's a great time to buy a new home, you're definitely not dreaming. According to the *Wall Street Journal*, fixed mortgage rates are at the lowest levels of the year. Home buyers are in a prime position to make their biggest dreams a reality.



If you've heard that qualifying for a mortgage these days is a nightmare, don't let that burst your bubble. Your Credit Union offers affordable, flexible mortgage solutions for our members. We'll walk you through every step of the process so that before you know it you'll be ready to call the movers.

Whether you are looking for a term as short as 10 years or as long as 30, fixed-rate mortgages are

stable and typically the monthly payment remains the same for the entire term of the loan. This type of mortgage includes inflation protection, the ability to plan for the long term and low risk which will give you peace of mind that your mortgage payment is what you planned.

Your dream home could be right around the corner with plenty of inventory on the market and low rates on your side. To get started, visit us online at powerfi.org or call **800-548-5465** and get moving toward your dream home.

How low can mortgage rates go?

Make dreams a reality with our mortgage solutions offering:

- Really low fixed rates!*
- Up to 80% financing
- Fixed terms available of 10, 15, 20, or 30 years
- All closing costs may be incorporated into loan**
- Intangible tax fee waived for Credit Union members



*Eligibility for the lowest rate is based on credit score, down payment, loan amount, term of loan, and other factors. Rates are subject to change without notice and other conditions and qualifications may apply.

**Closing costs can be added to principal balance financed. Applicable for mortgage refinances only. Other conditions and qualifications apply.



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Get answers to your financial questions, find out the latest credit union happenings and more!

President's Message

Strong and Growing

As the capital levels at banks become an increasingly discussed topic these days, we are proud to report our capital ratio remains above 10% and far better than regulations require. Deposit growth has been particularly robust so far this year as members trust us with their hard earned savings. As of the end of April 2011, member deposits have grown over \$35 million from year end 2010! And as free checking becomes extinct at many of the "big banks", your Credit Union remains steadfast in it's effort to preserve that product that so many of our members benefit from.

Credit Card and Mortgage Focus

Loan volume remains a bit sluggish as South Florida continues to go about the hard work of recovering from the economic downturn. That said, we have been working extremely hard to offer excellent loan products at attractive rates. Your Credit Union remains committed to lend in the good times and bad ... after all, there is no better investment we can make than a loan to a member. We rolled out new credit card products with compelling value propositions and strongly believe they are an excellent alternative to the "big guys" cards. In addition, we have slashed our mortgage rates to help our members save even more money as they refinance or purchase their homes. Home equity rates are also extremely attractive. These are all products we offer a distinct advantage with and are excited by the excellent response shown by members as they take advantage themselves and tell friends and family of the opportunities Power Financial Credit Union has to offer.



Allan M. Prindle,
President and CEO

Service Level Remains Top Priority

As I hold Town Meetings with members throughout our branch footprint (last count over 40 meetings), I am consistently encouraged with the rave reviews members give us for service. We are lucky to have such an amazing group of team members that service you each and every day. I know I speak for all your Credit Union staff members when I tell you we intend to continue those efforts toward "family like" service. As I mentioned above, we are witnessing increasing momentum among current members that are referring friends and family and we sincerely thank you for that. A strong, growing cooperative enables us all to thrive as success is shared among the entire membership in the form of lower loan rates, higher deposit rates and additional service delivery options.

Let's Talk More About Cooperative

As the dust settles from the recent economic debacle, it is increasingly evident that "profit at any cost" played a major part in the cause. Here at Power Financial Credit Union, cooperative culture and "member-centric" values reign supreme among the Board, Management and Staff. Both day to day and long term strategic decisions are based on the key tenet that they be made for the greater good of our membership, weighing equally the importance of service, convenience, value, safety and soundness. These tenets have served us well since 1951 and will continue to be the foundation of this excellent organization.

Thank you again for all your support and referrals.

Take 5 to Prepare for Hurricane Season



The National Ocean and Atmospheric Administration (NOAA) is predicting an active storm season, so act now to prepare and protect your assets. Not only do you need to prepare your property and gather supplies—it's also extremely important to get financial information and reserves in order.

Federal Emergency Management Agency (FEMA) offers these five important steps you can take to safeguard important financial information:

- 1. Review Insurance Records** – Obtain property, health, and life insurance if you do not have them already and review existing policies for the amount and extent of coverage.
- 2. Inventory Home Possessions** – Take photos or a video of the interior and exterior of your home and create an inventory of possessions.
- 3. Protect Important Documents** – Store important documents such as insurance policies, deeds, property records, and other important papers in a safe place, such as a safety deposit box away from your home.
- 4. Have Money on Hand** – Consider saving money in an emergency savings account that could be used in any crisis and keep a small amount of cash or traveler's checks at home in a safe place where you can quickly access them in case of evacuation. You should also have a credit card with at least \$1,000 available. Apply for your Power Financial Credit Union **VISA Signature Credit Card** online at powerfi.org or stop by any one of our **convenient branch locations**.
- 5. Set Up Electronic Payments in Advance** – A disaster can disrupt mail service for days or even weeks. If you depend on the mail for Social Security benefits or other deposits, switching to electronic deposits is a good idea. Also set up payments using **SecureLink Bill Pay** in advance so you do not fall behind in case of an emergency.

Power Financial Credit Union is here to help you prepare with services that will see you through storm season. Visit our website at powerfi.org or call us at **800-548-5465** to set up electronic payments, electronic deposits and more!

Ready, Set, Summer

Make life easy, earn some extra cash and have a chance to win \$100 or \$5,000 when you use **SecureLink Bill Pay**! Here's how:

Sign up for **SecureLink Bill Pay** by July 31, 2011 and pay 3 bills to get a \$10 award, deposited right into your account. (The award will be credited by August 15, 2011.)

Instant Win Game! Whether you're a new or existing **SecureLink Bill Pay** user, if a token appears while in **SecureLink Online Banking**, click on the token and you'll be directed to the Instant Win Game where you can win \$100 or \$5,000.



Pay all your bills within **SecureLink Bill Pay**. It's the easy way to take care of all your summer bills in just minutes.

- Schedule to pay bills ahead of time so your summer vacation can be free of bills and worries.
- Quickly set up payment alerts to remind you when bills are due and help you avoid late fees.
- While away from home, you can see all your bill activity from any computer with Internet access.

Simplify life and sign up for **SecureLink Bill Pay** today at powerfi.org.

Enhanced Security For Your VISA Debit Card

Seriously?

Just Checking on College Checking

Power Financial Credit Union takes the protection and security of our members' account information very seriously. That's why, with the growing problem of card fraud in our nation and worldwide, we use Falcon Fraud Detection to verify transactions on your **VISA Debit Card**. This scoring engine uses complex statistical models to calculate a fraud score for each transaction. If the score indicates a high probability of fraud, the system may call you to confirm if a transaction was actually yours and in extreme cases actually block the transaction from being completed. Should you have any questions regarding any debit card transaction on your account, please contact us at **800-548-5465**.

In many areas of the country, June marks the month for graduation ceremonies. Graduating from school brings feelings of elation and accomplishment followed by trepidation when pondering the next phase of one's life. Part of that trepidation is stepping up to being fiscally responsible. At your Credit Union, we think fiscal responsibility is important in all phases of life, but it's a crucial step for the teenager who is either managing his/her financial affairs for the first time or facing the temptation of being away at school and STAYING fiscally responsible.

There are many options available to young adults for managing their financial affairs. There are the internet only accounts and reloadable stored value cards that allow a cash amount to initially be stored on a debit card with the card having the ability to be reloaded when it is depleted. There are also traditional checking accounts that can be accessed at branches across the country with "minimal" account fees for maintaining/using them. And then there are our own Cha-Ching and Free Checking Accounts at Power Financial Credit Union that gives the best of all worlds when it comes to financial services for teens.

Power Financial Credit Union is your one stop shop for young adult financial education, account management, and personal financial management skills that lead to fiscal responsibility. Your Credit Union also offers a low limit **VISA Credit Card** should you want to help the young adult in your life with establishing credit.

Fiscal achievement is a skill set that many adults **never** manage to achieve. Start the young adult in your life off with a proper fiscal strategy by using the tools that Power Financial Credit Union has to offer. Call us at **800-548-5465**, stop by one of our **convenient branch locations**, or apply online at **powerfi.org** to open a Power Financial Credit Union **Checking Account** today!

VISA Double Play!

Earn **DOUBLE POINTS** & **0%** Introductory APR for **6 MONTHS!*** Apply for our **VISA Signature Credit Card** today!

It's the fastest way to earn hundreds of dollars in cash and merchandise!

*Visit www.powerfi.org for details.



Locations

Blue Lagoon Branch:

5820 Blue Lagoon Drive
Miami, FL 33126



Florida City Branch:

33004 South Dixie Hwy
Florida City, FL 33034



Hialeah Branch:

6450 West 21st Court
Hialeah, FL 33016



Homestead Branch:

12171 Moody Drive
Homestead, FL 33032



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**

