

THE CURRENT

October 2011

Unbelievably Low Mortgage Rates!



There are some up-sides to a downturn in the housing market ...like mortgage rates being incredibly low. Whether you already own a home or are shopping around for a new one, our unbelievably low FIXED rates will help you benefit from the current market. And, with our fixed rates, you have peace of mind knowing your rate will never go up – no matter what the economy does.

Stay a Little Longer

If you already own a home, it's a great time to refinance and get significant savings on your monthly mortgage payment. That's money that you can reinvest in your home to make improvements that increase its value and appeal.

Get Moving Now

With plenty of inventory on the market and many homes priced under value, home buyers have the advantage. Add on our super low mortgage rates and it all adds up to an amazing opportunity to get into a new home now.

Contact our mortgage experts and apply now to get the right loan for your needs. To apply, visit us online at powerfi.org, **stop by a branch** or call us at **800.548.5465**.

First Mortgage Loan Features

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

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

Going Places and Win Sweepstakes!

Use a Credit Union Service Center in Florida during the months of October and November 2011 and you'll automatically be entered in the Going Places and Win Sweepstakes!*

**iPads • Navigation systems • 7" color TVs • Portable DVD players
Weather monitors • Gift Cards • Gas Cards • And more**

There are more than 230 shared branch facilities in Florida where you can make routine transactions such as deposits, withdrawals, loan payments and more. (Be sure to have your photo ID and member number.)

*Visit any participating Florida CU Service Center for complete sweepstakes rules and entry forms. Some transaction availability may vary by Florida Shared Branch facility. No transaction is necessary to enter the Going Places and Win Sweepstakes. Entrants must be at least 18 years old to win a prize.



President's Message

Debt ceiling gridlock, downgrading of US debt, regulations being added at break-neck pace and declaration from the Fed that interest rates will remain at extremely low levels for an extended period. No rest for the weary for sure as your Board of Directors and Management continue to work to ensure your Credit Union offers value and exceptional service with each challenge we face.



Allan M. Prindle,
President and CEO

Checking Accounts

Your Credit Union continues to offer attractive value with our checking account programs. While many of our competitors are aggressively adding monthly service fees to their checking accounts, and even debit cards, we have held our free checking account with no fee debit cards in place. In fact, we have even added a debit card rewards program tied to our on-line banking service!

Loan Volume

As members prudently take advantage of tremendous mortgage rates, we are working feverishly to process and close the loan requests. Our staff is an amazing team and servicing our members is their mission. I am proud of their efforts to exceed your expectations and assist members in achieving significant savings in monthly mortgage costs with smooth, timely refinance transactions.

There is a wave among the "big banks" of taking money from customers through fees on checking. Your Credit Union is putting money back in your pocket. And that is the way it should be.

Thank you for your membership and support of this great organization.

Shoppers' Little

We can't do the holiday shopping for you, but we can offer an easier, more convenient way to pay for gifts. Faster than a check and safer than cash, our VISA Credit and Debit Cards are holiday helpers you won't want to leave at home. Plus, you can protect your checking account by opting in to **Courtesy Pay Overdraft Protection** for your debit card transactions.



VISA Debit Card

Pay now so there are no bills to deal with later! Your Power Financial Credit Union VISA Debit Card frees you from having to carry cash or your checkbook. The amount of your purchase is automatically deducted from your checking account. Unlike our competitors, there are no annual fees, no transaction fees, and no interest charges.

Earn Rewards Too!

Use your VISA Debit Card to buy items and receive targeted offers within **SecureLink Online Banking** based on how you shop. There's no limit to the cash rewards you can earn! The more you use your Power Financial Credit Union VISA Debit Card, the more offers you can receive and the more cash rewards you can earn! Plus, **FREE SecureLink Online Banking** is a great way to keep track of your holiday spending and manage your account.

Helpers Are Here

Courtesy Pay Overdraft Protection

Even the elves get carried away with the gifts sometimes. So, should you spend more than you have in your checking account, protect yourself with Power Financial Credit Union's **Courtesy Pay Overdraft Protection** for ATM withdrawals and everyday debit card transactions. It's not automatic! Visit us online at powerfi.org, **stop by a branch** or call **800.548.5465** and opt-in today.



VISA Credit Card

Stuff the high interest credit cards and stick with a card that offers an affordable, convenient way to pay for the holidays and beyond. Plus, you can earn rewards for yourself with our Visa Signature Card as you give to others. There are no annual fees, and for a limited time you can save even more with a statement credit introductory offer.

Get your helpers before the holidays are here. Apply online at powerfi.org, **stop by a branch** or call **800.548.5465** and make sure you're ready to power shop with solutions from Power Financial Credit Union.

YOUR TICKET TO SAVINGS

Apply for a Visa® Credit Card and Choose One of These Special Offers:

- Get a statement credit up to \$100 with a Visa Signature Rewards, Visa Platinum Business Rewards or Visa Business Travel Rewards Cards*
- Enjoy 0% APR for 12 billing cycles on both purchases and balance transfers with a Visa Platinum or Visa Business Card**

Limited Time Only! Apply Today!

*Visa Signature® Rewards Cardmembers will receive a bonus of 2,500 points upon first purchase, which is in addition to the standard 2,500 points awarded upon first purchase, for a total of 5,000 initial points. Visa Platinum Business Rewards Cardmembers will receive a bonus of 5,000 points upon first purchase, which is in addition to the standard 2,500 points awarded upon first purchase, for a total of 7,500 initial points. Visa Business Travel Rewards Cardmembers will receive a bonus of 5,000 points upon first purchase, which is in addition to the standard 5,000 points awarded upon first purchase, for a total of 10,000 initial points. The 0% introductory APR applies to purchases & balance transfers and is valid for the first 6 billing cycles. The introductory rate does not apply to cash advances. In order to qualify, the first purchase must be made within 90 days of account opening, the account must be opened between 10/1/2011 and 11/30/2011, and the account must be open and in good standing (not overlimit or past due) at the time the bonus is to be awarded. Cardmembers can redeem their points online (through the Rewards Center) or by calling 1-888-229-8864. Please allow 6-8 weeks for "extra" bonus points to be applied. **The 0% introductory APR applies to purchases & balance transfers and is valid for the first 12 billing cycles. The introductory rate does not apply to cash advances. Thereafter, the APR may vary and as of 9/1/2011, the undiscounted variable APR for Purchases and Balance Transfers is 9.99%-20.99% (based on your creditworthiness) for Visa Platinum and Visa Business. The variable APR for Cash Advances is 23.99%. Cash Advance fee: 4% of each advance amount, \$10 minimum. Convenience Check fee: 4% of each check amount, \$10 minimum, Cash Equivalent fee: 4% of each cash amount, \$20 minimum. Balance Transfer fee of 3% of each transfer amount for the first 12 billing cycles, \$5 minimum. There is a \$2 minimum finance charge where interest is due. No annual fee. Foreign Transaction fee: 2% of each foreign purchase transaction or foreign ATM advance transaction in U.S. Dollars. 3% of each foreign purchase transaction or foreign ATM advance transaction in a Foreign Currency. Offer expires January 31, 2012.



Celebrate International Credit Union Day

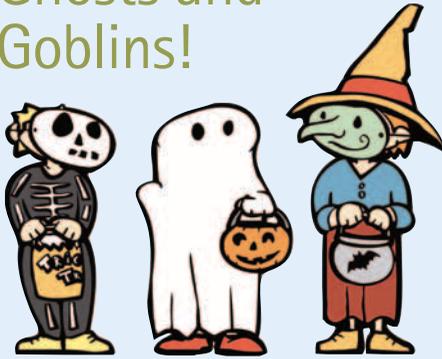
On October 20, 2011, members around the world will celebrate International Credit Union Day, an event to commemorate the movement's impact and achievements. This year's theme: "Credit Unions Build a Better World" celebrates the important economic and social contributions credit unions make to their communities worldwide.

There are more than 49,000 credit unions in the world serving nearly 184 million people in 97 countries. At Power Financial Credit Union, we are proud of our heritage as a cooperative financial services provider and our connection to others like ourselves worldwide. Join us in celebrating the credit union difference on October 20th.

Calling All Little Ghosts and Goblins!

Seriously?

The Joke Should Not Be at Your Expense!



Enjoy a super spook-tacular day on **October 22, 2011 from 10:00 am to 1:00 pm** at our Sheridan Branch located at 2020 N.W. 150th Avenue in Pembroke Pines.

It will be a boo-tiful day filled with lots of fun, including:

- Carnival Games and a Halloween Hunt with Candy
- Bounce House, Free Face Painting and more
- Get your picture taken with Billy the Marlin and Rocky Raccoon
- Enter for a chance to win tickets to a Miami Dolphins Game

Come in costume and enter our **4th Annual Rocky Raccoon Halloween Costume Contest**.

Be sure to bring the kids for some family-friendly Halloween fun!

Recently there has been increased advertising by financial institutions over how convenient they are. One institution even does a satirical commercial about how other financial institutions only allow their most profitable customers to use the branch network sending the less profitable customers into the electronic stratosphere. Let's get one thing straight before we move on... satirical commercials are used to deflect a company's weak points not reinforce their strong ones.

So when you see a satirical commercial like the one mentioned above, check out the fee schedule or customer satisfaction rating of the institution running the commercial...the actual satire will become very clear. Oh...and the electronic channels being the stratosphere...well that is only true if there is no one to help you or the electronic products are hard to use.

At Power Financial Credit Union, we don't believe in satire, confusing products, or multiple page fee schedules that are so long they are small magazines. What we do believe is that our members should be able to use the transaction channel of their choice. It's why we offer so many choices, including:

- Convenient branch locations
- Credit union owned ATMs
- SecureLink Online Services (including Online Banking, Bill Pay, FinanceWorks, eDeposit, statements)
- Simon Says - bilingual Audio Response System

Our philosophy is simple: we offer products that are easy to understand and use, with no hidden fees supported by employees who our members continuously rate as outstanding.

In closing, there is a great quote from Lao Tzu, the keeper of the Ancient Imperial Library in China: "Those who know, do not speak. Those who speak, do not know." With a member satisfaction score in the 90th percentile, we **know** what makes a financial institution successful.

POWER FINANCIAL CREDIT UNION | Locations

Great rates. Smart banking.™

Blue Lagoon Branch:
5820 Blue Lagoon Drive
Miami, FL 33126



Florida City Branch:
33004 South Dixie Hwy
Florida City, FL 33034



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

