

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.

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.

Earn Rewards Too!

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.

Prepare now to save yourself time, money and aggravation with these Holiday tips from your family at Power Financial Credit Union. Apply online at **powerfi.org**, **stop by a branch** or call **800.548.5465**.

President's Message

In my message last quarter, I mentioned no rest for the weary as your Board of Directors and Credit Union staff continue to work tirelessly to offer value and exceptional service to members with each challenge we face. That statement continues as the Federal Reserve has reiterated its intention to use low rates and securities purchases as tools to turn the economy around (again). The interest rate environment and painfully slow recovery from the recession combine to place great emphasis on prudent decision making to ensure your Credit Union remains strong, safe and sound. Not to mention the proliferation of regulations introduced to prevent another financial debacle that significantly increases overhead in the form of extra expenses incurred to ensure compliance. And by the way, increased electronic security is now a central focus for financial services as more and more transactions are online which places further demands on us to protect our members' accounts ... again adding overhead, specialized staff requirements and capital investment.

Passion and Commitment

These challenges are addressed with hard work and passion at your Credit Union by staff who want to exceed the expectations of the member-owners. Our surveys demonstrate repeatedly the loyalty and commitment of members and it is clear the passion of our staff translates to success and our "family-like" atmosphere. As we make adjustments to cope with and excel given the challenges we face, we always have at the center of the decision making - how does this impact the member and how does it help the cooperative?



Allan M. Prindle,
President and CEO

It is that member-centric approach, in conjunction with a safe, conservative business model, that has served us well since 1951.

Exciting New Products

In our quest to continuously improve our products and services, we will enable remote deposit of checks via scanner from home or picture from your smart phone. We are pleased and proud to be able to offer this. You may have seen it rolled out by some of the "big banks" and we thought our members deserved that same option. In addition, we have implemented quick and easy remote establishment of membership for new members via online or through our Contact Center.

Have to Bank Somewhere, Why Not Here?

I constantly say in this message that the success of this organization is greatly enhanced as new members join and we all share in the value it provides. Now, more than ever, our Credit Union is an excellent alternative to many of our competitors. And with the new products I mentioned it makes it painless and seamless to refer friends, family, co-workers etc to benefit from what you already know ... that Power Financial Credit Union is a trusted financial services partner that treats you like family.

3 Steps to Simple

With **SecureLink Bill Pay**, you can simplify your finances in 3 easy steps.

1. Select your payee
2. Just enter the amount
3. Choose the payment date



You could win a \$1,000 grand prize each month or one of ninety \$50 prizes during the sweepstakes period.*

Log in to **SecureLink Bill Pay** today at powerfi.org to learn more.

*NO PURCHASE NECESSARY. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. LEGAL RESIDENTS OF THE 50 UNITED STATES (D.C.) 18 YEARS AND OLDER. VOID WHERE PROHIBITED. Sweepstakes ends 11/30/12. For Official Rules, how to enter without paying a bill online, prize descriptions and odds disclosure, visit <http://www.3stepstosimple.com/sweeps-rules.html>. Sponsor: Intuit Inc., 2535 Garcia Avenue, Mountain View, CA 94043.

BIG Fun for Little Ghosts and Goblins!

Bring the kids to our Sheridan Branch for a spook-tacular day of family fun.

October 20, 2012
10:00 am – 1:00 pm

2020 N.W. 150th Avenue • Pembroke Pines

A frightfully good time will include:

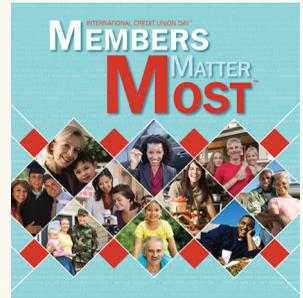
- Carnival Games and a Halloween Hunt with Candy
- Bounce House, Free Face Painting and more
- Get your picture taken with Rocky Raccoon
- Enter for a chance to win tickets to a Miami Dolphins Game

Come in costume and enter our 5th **Annual Rocky Raccoon Halloween Costume Contest**.



Celebrate International Credit Union Day: Members Matter Most

This year, on Thursday, October 18, 2012, credit unions in 100 countries will celebrate International Credit Union Day. The theme, "Members Matter Most," conveys the message that Power Financial Credit Union strives to achieve each and every day of the year.



Our "member-first" philosophy illustrates an underlying credit union belief that is celebrated here all year round, and will be the message celebrated during International Credit Union week. Join us in commemorating the credit union difference on October 18th.

Board Member Ruth Depaola Retires After 37 Years

Since being selected to our Board of Directors in 1975, Ruth Depaola brought her wealth of knowledge and experience to help Power Financial Credit Union evolve into the strong, successful financial institution it is today.



We thank Ruth for her commitment, dedication, and effort she put forth on behalf of the membership for over three decades. We bid her a fond farewell with wishes for a wonderful retirement.

Seriously?

I was pondering what to write for this issue's column when I mentioned to my wife that there were less than a 100 days left until Christmas at which point she replied "Seriously?!" Yes campers it's that time of year again where the winter holiday decorations are right across the aisle from the Halloween costumes. Do you remember when there were actually separate shopping seasons.. Halloween THEN Thanksgiving THEN the winter holidays?

Power Financial Credit Union is here to help reduce your holiday shopping stress with financial services products that can help you get your shopping done leaving ample time for important holiday events (like FOOTBALL!)

Remember to take your Power Financial Credit Union VISA Debit Card with you whether you are shopping in the stores or shopping from your couch. It's as good as cash and accepted wherever you see the VISA logo. We also have a tremendous VISA Signature credit card available to our members that gives you 1% back on purchases and has no annual fee! If you are the type of shopper who feels continuous anxiety about your spending because you don't balance your account that often, then make sure to sign up for SecureLink Online Banking and FinanceWorks (our FREE financial planning software). Online Banking will keep track of your spending and FinanceWorks enables you to set a budget for your holiday spending and track how well (or not) you stay within your budget! Remember, that once you have a Power Financial Credit Union Checking Account, PFCU VISA Debit Card and register for SecureLink Online Banking, you can take full advantage of our VISA Debit

Rewards Program. Every month the debit rewards program brings our members discounts at stores where they shop. You don't have to present any coupons or remember any promotional codes (as if there isn't enough of your memory used trying to remember if you bought the kids the video game in your hands LAST year). Simply click on the merchant promotion inside online banking, pay for your purchase using your Power Financial Credit Union VISA Debit Card, and the rebate is deposited into your Power Financial Credit Union Checking Account at the beginning of the following month.

So that you don't get stranded in the holiday shopping "twilight zone", our Contact Center will have extended hours from 8AM-7PM Friday, November 23rd through Friday, December 14th. Finally, if you get any checks as gifts over the Holidays, be sure to utilize our enhanced SecureLink eDeposit service available through SecureLink Online Banking. We have just upgraded this service so that you can now conveniently make deposits using a scanner connected to your computer or by taking a picture of the check with your smartphone (Apple or Android). You don't even need to mail the checks to us! Just look for the PFCU eDeposit app in the Apple Store or the Android Marketplace if you plan to use your smartphone for deposits. That means you can make a deposit WHILE watching football...bonus points!!!!

From all of us at **Power Financial Credit Union** to you and your family, we wish you a sane, happy, and joyous holiday season! We will see you in 2013!!! Seriously.

Holiday Closings

Veterans' Day • Monday, November 12, 2012

Thanksgiving Day • Thursday, November 22, 2012

Christmas Eve (open until 1 p.m.) • Monday, December 24, 2012

Christmas Day • Tuesday, December 25, 2012

New Year's Eve (open until 1 p.m.) • Monday, December 31, 2012

New Year's Day • Tuesday, January 1, 2013

POWER FINANCIAL CREDIT UNION | Locations

Great rates. Smart banking.™

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**

