

Wishes Can Come True...

A Power Financial Credit Union Home Equity Accumulator Loan can provide an affordable way to get the money you need for the things you've been wishing for ... new kitchen, backyard swimming pool, college tuition, family vacation or whatever you're dreaming of.

You put everything into your home—investing money and probably a lot of sweat equity. It's time for your home to reward you with a Home Equity Accumulator Loan. You can put your home's equity to work to help it pay for itself faster! Our Home Equity Accumulator Loan is a flexible solution that offers a great money-saving alternative to first mortgage refinancing.

How you use the funds is up to you—shorten your term, lower your monthly payment, get extra cash. You can even choose bi-weekly payments to fast forward your mortgage.

Look close to home for the answer to some of your wishes. For more information, visit powerfi.org or stop by any of our locations today.



Home Equity Accumulator Benefits:

- Quick turnaround time
- Up to 80% financing
- Bi-weekly payment option (no fee) - shave off even more time and expense
- Various terms available up to 20 years
- Maximum of \$250,000 financing
- Manage your own escrow
- No PMI requirement
- Up to 100% financing of Tax Assessed Value

Seriously?

"And all this science, I don't understand. It's just my job five days a week." These prolific words were penned by Elton John in 1972. In the song "Rocket Man", Elton John was referring to life as an astronaut. Move forward forty one years later and overwhelmed by technology has a whole new context. In our "always on" society, technological demands permeate the core of our social structure. The "information on demand" culture that we have created has made information instantaneously accessible to us and we can also custom tailor the information that we receive. Our expectation is that the technology device that we use to access information will always work (sans a dead battery) and that device will be easy to use. Do you remember when we actually had to figure out how to use a cell phone? Long before "apps" ever existed there were many a brave soul who learned how to troubleshoot hardware and software issues on mobile devices and computers. Everyone wanted to have a "friend" in information technology that could bring his/her technology device back to life when it was broken.

And yet, even in 2013, with all of our technological prowess...issues still occur. Most industries are not very good at responding to technological issues or even addressing consumer inquiries through electronic channels like email, chat (please wait for a chat representative) or even social media inquiries through Facebook or Twitter. The technology is readily available, pretty easy to use, fairly easy to access and yet most companies just don't take the time or effort to support those channels. At Power Financial Credit Union, we pride ourselves on outstanding service regardless of what channel you choose to visit us in. That's why our Net Promoter Satisfaction Surveys are sent to Online Banking and eDeposit members. We want to make sure our service in those channels is every bit as good as our

traditional Branch and Contact Center channels. In fact 9 out of every 10 members would refer us to their family and friends which is an astounding customer satisfaction score for any industry.

So just like the astronaut in Elton John's song, you don't need to understand the technology to get the job done because we are always here to help you should you experience an issue when using one of our remote delivery products like:

SecureLink eDeposit: Take a picture of check with your Android or Apple smartphone or use your Twain 32 compatible desktop scanner to scan an image of a check. That image gets transmitted to us and we clear the deposit all from the convenience of WHEREVER you are with an internet connection!

SecureLink Online Banking: Our members tell us that our online banking service is one of the simplest and cleanest looking products making it easy to use.

SecureLink Bill Pay: Pay your bills from within Online Banking to anyone you want. And if the bill does not get to its intended recipient on time (for whatever reason), we are happy to help.

We will also be rolling out our mobile banking solution in the near future so stay tuned for exciting news about this new service. The other issue that the astronaut experiences in the song "Rocket Man" is feeling lonely out in space. That's the exact opposite of the way our members feel about our internet services. Sure..the internet can be a scary and lonely place, but not with Power Financial Credit Union beside you. We have been right beside our members for over 60 years! Generation after generation. In both new and traditional delivery channels. We'll see you in cyberspace. Seriously.

The Flexibility to Grow Your Business

Today's customers prefer to use plastic rather than cash so accepting credit card payments is a must. Merchant Services enables businesses to offer the convenience of accepting credit card payments. We offer a turn-key program that makes merchant services available for a low fee with the following features:



- Credit card processing at your place of business
- Point of sale terminals, transaction authorization, charge-back processing & more
- Check verification programs
- Charge-backs fully researched and validated before being passed to you

In business, it is crucial to accommodate your customers so you need the ability to accept credit card payments. Turn to Power Financial Credit Union for the flexible, low cost way to grow your business.

Fast, Free, Even Save a Tree: eStatements

eStatements are exact online versions of your paper statements. Instead of going to your mailbox for your account statement each month, you just go to your computer. What could be more convenient than that? There are so many benefits for signing up for free eStatements, including:

EASY – View your statement with just a few clicks.

FAST – There's no wait for mail delivery; you'll have access to your eStatements days earlier than paper statements.

ACCESS – Keep a 12-month record of your monthly statements for viewing; save your statements to your hard drive or a disk.

SAFE – More secure than receiving account information in your mailbox.

GREEN – Eliminate the extra piece of mail each month and save a tree or two.



Log into SecureLink Online Banking, click on Additional Services, and then click on eStatements. It's that easy! And, it's free.

Refer Your Friends... It's Twice As Nice

\$25 for You – \$25 for Them



You know how great it is to be a member of Power Financial Credit Union...to enjoy the advantages of great rates, low fees and awesome service. The majority of our members – 88% – refer us to their family and friends.

So we make it twice as nice for you to bring us your friends, neighbors, relatives and co-workers. That's because you each receive a \$25 deposit into your accounts when you refer someone who joins. The more referrals, the more money you earn!*

Start spreading the word and earning some easy money. Visit us at powerfi.org and print out a referral form to share with every one you know.

*Referral promotion ends December 31st of current year. Prizes will be awarded upon account meeting qualification criteria. New accounts require opening a checking account with direct deposit or a minimum initial deposit of \$500, or refinance an existing loan from another financial institution. Checking account must remain open for 90 days. Subject to membership eligibility - relatives of current Power Financial Credit Union members, as well as most people who live or work in Broward, Miami-Dade & Palm Beach Counties as well as the Florida Keys in Monroe County. Must be 18 or older. Referral card must be presented in person when the account is opened, and must contain the current member's name, address and phone number. Restrictions apply - please visit or call Power Financial Credit Union for complete details. Cannot be combined with other offers. A 1099 may be issued for the value of the gift on your behalf as income.

President's Message

Strong, Steady Growth

Your Credit Union continues to thrive and grow. Total assets reached \$524 million as of May 31, 2013. Year to date we have seen member deposits grow slightly more than \$6 million and we have disbursed nearly \$25 million in loans. In the cooperative spirit of Credit Unions, we are proud and pleased to have a bit more than \$70 cents loaned out for every \$1 dollar we have in deposits. The best investment we can make is a loan to a member. Your dedicated Credit Union staff work diligently to meet your lending needs and continue the solid tradition of unparalleled service you have come to enjoy since 1951.

Business Continuity Preparedness

It's hurricane season again here in South Florida and rest assured your skilled staff has been doing much preparing, testing, re-testing and scenario planning to ensure our members have uninterrupted service should a storm hit. We want to be ready to serve you when you need us most. Members can do their own share of preparation by setting up direct deposit and scheduling electronic payments now to avoid the hassle of doing so in an emergency. A little preparation now can save many headaches down the road.



Allan M. Prindle,
President and CEO

Summer Travel

As we enjoy our much deserved vacation time to relax and travel, please remember our many convenient product solutions to make life easier. A Visa Debit Card, Visa Credit Card, eDeposit via smart phone, SecureLink Online Banking and Bill Pay, Simon Says-bilingual Audio Response System, Online Chat and Contact Center can all make banking on the go simple and easy.

Or Mechanical Breakdown Protection, Auto Insurance and LifeLock Identity Theft Protection can provide peace of mind while out on the open road. And FinanceWorks, our FREE online personal financial management solution, can help make travel plans stay in budget so you aren't more stressed when you get back than when you left. Call, click or visit us to discuss these and many other products and services that make summertime living easier.

A sincere thank you for being a member and we are honored to have you choose us for your financial needs.



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



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**

