

Unwrap Our

Holiday

SHOPPING GUIDE



Before you hit the stores, take some tips from Power Financial Credit Union for safe and savvy holiday spending.

Smart Shopper



During the holiday season, your Power Financial Credit Union Visa Debit Card is your best shopping buddy. Use it in stores and online and watch your rewards stack up right along with your gifts! The more you

use your debit card, the more offers you will receive and the more rewards you can earn! Accept your offers, pay with your Power Financial Credit Union Visa Debit Card and the rebate will automatically be credited to your account.

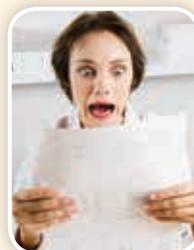
Perfect Gift

Wondering what to buy the person who has everything? Choose the gift that comes in many sizes and is sure to fit all. American Express Gift Cards are available for purchase at all Power Financial Credit Union branches in a variety of denominations (from \$25 to \$500). They are a convenient way to please the pickiest people on your list and they even come with complimentary protection – gift card balances are refundable if lost or stolen.



Courtesy Pays

Sometimes it's easy to get a little carried away on a shopping spree or make an error when balancing your checking account. Make sure you have opted in to Courtesy Pay Overdraft Protection for ATM withdrawals and everyday debit card transactions to avoid the embarrassment of waiting in long checkout lines only to have your purchase declined.



Purchasing Power

Whether you celebrate the holidays at home or out of town, take along your Power Financial Credit Union VISA Credit Card. Our Visa Signature Bonus Rewards Credit Card helps you save money with low interest rates, no annual fees, 0% APR introductory rate, and a rewards program where you can redeem points for 1% cash back on all net purchases. To apply, visit us online at powerfi.org, stop by a branch or call 800.548.5465.

Power Financial Credit Union has the services that help you enjoy the holidays with convenience and savings.

President's Message

Well the kids are back to school which means ... the light traffic commute of the summer is gone and we are back to South Florida gridlock. Recently, as I enjoyed being on the road in a moving parking lot, I heard a statistic in the news that I was surprised by. The story highlighted that the average car age in the US is now 11 years old. Sure enough, my informal survey during morning and evening commuting time confirms it is indeed accurate. There is no doubt that car quality has improved considerably and folks are making their cars run longer and longer. It also may explain why so many drivers don't use their turn signals -- are they trying to ensure the switches and lights will last the 11 years? Or why they cut in line for a backed up turnoff ... are they trying to apply the brakes only once to reduce wear and not several times as they wait their turn in line? I would beep my horn at them to get their attention to find out, but I worry that I would then risk prematurely wearing out my car also.

Time for New Wheels

If you are missing the "new car feeling" and want to help bring the national average auto age down, your Credit Union is the place to go. We have attractive rates and terms, excellent car buying advisors that can get you exactly the car you want without any hassle or stress, tremendously cost effective mechanical breakdown protection that trumps the car dealers expensive extended warranties available for new and used cars, low cost GAP insurance that protects you should the amount of the loan exceed an insurance payoff in the case of your car being stolen or destroyed, and insurance partners that can give discounted quotes to members of this great institution. Not to mention, we will treat you like family through



Allan M. Prindle,
President and CEO

the whole process and share the excitement of getting behind the wheel of your new car. What could be better than showing off your new car to the thousands of friends we share the road with on the way to school, work, church, or maybe even while tailgating at the football game?

Or New Home Feeling

Of course, another solution to the aging car may be to keep the car, shorten the commute, and move closer to wherever it is you need to be. Your Credit Union can help with that also. We have a wide choice of home financing solutions to fit exactly what you need. And we take pride in our simple, fast, process. Furthermore, as with all we do, our staff will be by your side for the entire process to help cope with the stress of such a large financial decision, offer insight and encouragement and then cheer when you meet your goals. Or maybe you want to stay in your house but want to add-on, renovate, re-furnish or re-decorate to make getting home from driving in that same old car a sanctuary of "newness". Of course, we can help with that too -- by painlessly matching your financing wishes with a home equity product from our list of offerings.

So if it's time to treat yourself to a new car and retire that old ride or keep "old faithful" and focus on "home sweet home", you can rely on your trusted financial services partner that treats our members like family for over 60 years ... and counting.

It's House Hunting Season — Get Moving Now

It's time to get hunting for the perfect house before the great rates get away. Housing values are increasing and mortgage rates are rising. Right now is the right season to catch the best deal and get moving.

Power Financial Credit Union offers mortgages with these features and more:

- Low fixed rates
- Up to 90% financing
- Fixed terms available of 15, 20, or 30 years
- Closing costs may be incorporated into loan*
- Intangible tax fee waived for Credit Union members



If you're thinking about purchasing a home or refinancing your current mortgage, don't miss out on today's low rates! Act now! House hunting season is on.

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

Like Us on Facebook for Fun Contests and More!



We're getting social and you can too. Connect with Power Financial Credit Union through Facebook! Like our page to keep up with the latest offers, helpful tips, and contests with chances to win great prizes.

Picture Yourself Winning

Like to win? Like us on Facebook and participate in our cool contests. Our Summer Memories Photo Contest Winner just won 4 tickets to a Disney World Theme Park! The winner of the Share The Love Contest won flowers for three BFFs. The next winner could be you! All you have to do is visit us on Facebook and enter to win our next contest.

Do the Little Member Mash! Enter the Halloween Costume Contest

Show us your little ghosts and goblins dressed up in the spookiest, scariest, funniest, cutest, or most boo-tiful creative costume and you can pick up a big treat. Submit your photo through Facebook for a chance to win. The winner will get \$50 deposited to his/her Rocky Raccoon Account at the Credit Union.

DISCOVER **NEW** WAYS TO PAY

Daily tips to simplify your bills. Daily chances to win.¹

Log in at powerfi.org today and every day this month!



NO PURCHASE NECESSARY. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. OPEN TO LEGAL RESIDENTS OF THE 50 UNITED STATES including D.C. 18 YEARS AND OLDER WHO ARE INDIVIDUAL MEMBERS OF A PARTICIPATING FINANCIAL INSTITUTION. VOID WHERE PROHIBITED. Sweepstakes ends 11/30/13. For Official Rules, how to enter without logging into your online account, prize descriptions and odds disclosure, visit powerfi.org. Sponsor: Digital Insight, 5601 N. Lindero Canyon Road, Suite 100, Westlake Village, CA 91362.

Seriously?

An Identity Can Be Stolen at Any Age – Protect Yourself, Your Children...Seriously



Identity theft is the fastest growing crime in America—a serious threat for all ages. Children are more frequently becoming the victims of a crime that often goes undetected for years. The theft of a child's identity might not be detected until credit card solicitations are sent in the child's name or the child applies for their own credit card or bank account and is denied. Because a lot of damage can be done using your child's social security number in the early years before they are old enough for that first credit card or account, it is essential for parents to take steps to protect their children from identity theft:

- Don't share your child's social security number unless you know and trust the other party. Ask why it's necessary—including your child's school—and how it will be protected. Ask if you can use a different identifier, or use only the last four digits of your child's social security number.
- Shred all documents that show your child's personal information before throwing them away.
- Check credit reports to see if your child's information is being misused. Take immediate action if it is.

Power Financial Credit Union has also taken steps to protect our members and their families. We've partnered with **LifeLock**, a service that blocks the avenues thieves typically use to steal personal identities. LifeLock Junior™ offers advanced monitoring of your child's personal information with proactive protection features designed specifically for children, including identity threat protection and alerts, credit file verification, black market website surveillance, and file sharing network services.

As our member, you can save on LifeLock services. Contact the Credit Union or visit us online at powerfi.org and click on the Insurance Services tab to sign up for LifeLock and protect your entire family. Identity theft is a huge problem - seriously.



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**

