

Your Personal Auto Consultant is Standing by...

You can get a great deal on your next new or pre-owned vehicle while you're at the beach, in a movie theater or dining at your favorite restaurant.



That's because we've partnered with AutoNation Direct to bring you a unique, easy and hassle-free way to purchase a new or pre-owned vehicle.

AutoNation Direct

- Personal Auto Consultants research, locate, and acquire your vehicle
- No haggling, no stress
- Thousands of new and pre-owned vehicles
- All vehicles come with a 3-day, 150-mile money-back guarantee

Power Financial Credit Union is Ready...

We're here to make financing easy and affordable. Our low rates and flexible terms will put you in the driver's seat with an affordable monthly payment.

- Rates as low as 1.99% APR*
- 100% financing
- Fast processing and approval
- Convenient automatic payment transfer

Get pre-approved for your car loan first and you'll be ready to drive off the lot. Apply online at powerfi.org or call us at 800-548-5465.

*APR = Annual Percentage Rate. Eligibility for the lowest rate is based on loan to value (LTV), credit worthiness, ability to repay, credit score, and term of loan. Interest rates include a .25% discount for automatic loan payment transfer from your Credit Union account. Existing Power Financial Credit Union Auto Loans will pay \$250 when rate is being lowered. Other conditions may apply. Rates are subject to change at any time.

The Most Popular Word for 2014: **FRAUD**

Account fraud is the fastest growing crime in America. Millions of people are affected every year by criminals who use others' personal information to commit financial fraud.

Power Financial Credit Union has various safeguards in place to prevent and detect account fraud. However, being vigilant and knowledgeable is the first line of defense in defending yourself. Here are some precautionary measures you can take:

- **Don't give out personal information** on the phone or over the internet unless you're the one that initiated the contact.
- **Review your credit card statements** to ensure the listed charges are yours. Notify your creditors of suspicious activity immediately.
- **Monitor your credit report** by requesting one free credit report per year from each of the three major credit bureaus.
- **Monitor your account statements** by regularly logging in to SecureLink Online Banking to check account activity.
- **Enroll in LifeLock**, an Identity Theft Protection service, at a special price for Power Financial Credit Union members.

Visit us online at powerfi.org to sign up for online banking, LifeLock, and many other convenient services.

President's Message

Spring is in the air, but mother nature and her "polar vortex" seem intent on continuing to wreak havoc on our friends to the north. We South Floridians appreciate our weather just a little bit more this year as we watch, in the comfort of our shorts and sandals, poor shivering weather reporters as they describe frustrating travel backup nightmares amid an image montage of people tirelessly shoveling snow. We have seen the real estate market make a steady recovery in Florida, and with this past winter being the final straw for many in colder climates, we should see increased demand continue that positive trend as those that seek relief from this recent relentless winter look to purchase a getaway in our tropical paradise.

Your Credit Union continues to book mortgage loans at a healthy pace and auto lending is again picking up. Ever so slowly, the economic freeze that hit South Florida so hard, continues to thaw. Like me, you have probably noticed a crane or two appearing for new building construction and take it as a green light for cautiously optimistic economic enthusiasm. Our portfolio of existing loans continues to perform exceedingly well, so much in fact, that we were able to reduce our reserves for losses on loans in 2013. Of course, as is the nature with your Credit Union's business model, we may have been a bit conservative in setting aside reserves. But then again, as member-owners of this great organization, we trust you would want your



Allan M. Prindle,
President and CEO

Board and Staff to proactively put money aside on that basis rather than have to react after the fact.

Growth continues in deposits and loans as your Credit Union now exceeds \$520 million in total assets and has nearly \$300 million in loans outstanding. Steady, controlled growth is our mission and has been for nearly 60 years. As I mentioned, a few cranes for buildings is a good sign for growth. Unbridled construction and a proliferation of cranes amid a building frenzy ... a sure sign for problematic growth. This was proven unsustainable by not only real estate values, but also by the negative financial impact to those financial institutions that funded the growth with reckless abandon.

Thank you for being a part of this successful cooperative. We have a great story of success, service and family here at Power Financial Credit Union. Tell our great story to family, friends and anyone else that may benefit from our little secret. They win, the cooperative wins ... and with steady growth, the tradition continues.

TurboTax is the Easy Way to File

Discover just how easy it is to prepare your tax return with Turbo Tax Online. TurboTax guides you through your return step-by-step and double checks your return for accuracy. You can even file electronically and have your return deposited into your Power Financial Credit Union account for faster access to your refund.

Log in to SecureLink Online Banking and file today!



Go With the (Cash) Flow!

A Home Equity Line of Credit Can Help

Help your life flow in the right direction with a home equity line of credit (HELOC) from Power Financial Credit Union! Use the funds for home improvements, vacation, or bill consolidation. Enjoy a ready source of cash that features:

- Rates as low as 2.75% APR*
- Quick turnaround time
- Up to 70% financing
- Minimum immediate use of \$10,000
- May be tax deductible (see your tax advisor for details)



To apply:

- Complete a loan application online at powerfi.org
- Call us at 954.538.4400, 305.258.1000 or 800.548.5465
- Stop by one of our branch locations

Let your home's equity help you meet immediate financial needs.

*APR = Annual Percentage Rate. Eligibility for the lowest rate is based on loan to value (LTV), credit worthiness, ability to repay, credit score, and term of loan. Interest rates include a .25% discount for automatic loan payment transfer from your Credit Union account. Other conditions may apply. Rates are subject to change at any time.

Turn Everyday Purchases into Rewards

What's so good about a debit card? It's faster and easier than writing a check.

What's so good about a Power Financial Credit Union Visa Debit Card? You can receive rebates on your everyday purchases!

Receive special discounts from participating merchants when you shop with a Power Financial Credit Union Visa Debit Card. It's that easy!

Simply use your Power Financial Credit Union Visa Debit Card as part of our Purchase Rewards Program. The more you use your Power Financial Credit Union Visa Debit Card, the more offers you receive and the more rewards you can earn!

Reap the rewards and convenience of making purchases with your debit card. Sign in to SecureLink Online Banking to view your Purchase Rewards offers today.



Go Green ... Good for You, Good for the Earth

There are FREE services available at your credit union that will help you save gas, save postage and save on paper usage (save trees). Go green, help save the environment and save yourself some precious time too!

Receive Your Statements Online. With SecureLink eStatements, you'll receive your monthly statements faster than you would by mail.

Pay Your Bills Online. With SecureLink Bill Pay, you can set up recurring bills - mortgage, utility, insurance, phone - or make a one-time payment.

Deposit Checks Online. With SecureLink eDeposit, you can deposit your checks anytime.

Earth Day, April 22nd, is the perfect time to go green and make life easier for you and better for the environment! **Go green today at www.powerfi.org!**

Seriously?

Reason to Believe

It seems like figuring out who to believe gets more difficult every day. Seriously. Just when you think that you have all of the facts on a current news story, contradictory information is released. Businesses use the words authentic and genuine as if those words apply to products on the market less than 30 days. Does the phrase "here today, gone tomorrow" ring any bells in the old cranial cavity? And yet in this crazy and many times overwhelming world, people are just looking for evidence that they are doing the right thing. This can be especially true on the quest for meaningful employment by working somewhere that makes a difference in people's lives.

At Power Financial Credit Union, we believe being genuine is at the heart of what we do. We have a genuine interest in the financial well-being of our members whether they have been with us for a short time or the whole 53 years of our existence. We want our members to feel confident in who they have trusted their hard earned money to and also that being part of a financial cooperative means that they are part of an organization that makes a difference in people's lives. It all sounds very wonderful...just like that rush of emotion you get momentarily when reading a greeting card in the aisle of your local drugstore. But, can a financial institution make such a difference that its service stands the test of time?

We are in the process of putting together a few commercials for the summer which will tell the

story of the Credit Union. The AUTHENTIC story of the Credit Union. How are we going to do that? By using real member stories to tell what being a member of Power Financial Credit Union is all about. Over the past two weeks, we interviewed more than 125 members to learn about their Power Financial Credit Union experience. From the member who was able to bring his infant son home from Russia because we expedited



It's always rewarding when the place you work supplies you with both a genuine and authentic "reason to believe."



his cash order to the member who received her first phone call from one of our branches to see how she was doing when she got home from the hospital, the member stories were awe inspiring. It's always rewarding when the place you work supplies you with both a genuine and authentic "reason to believe." Actually, it would have been more accurate to say "reasons" to believe as the many member stories were both amazing and, at times, overwhelming. Think about that momentary beautiful and serene feeling from the greeting card and imagine it lasting a lifetime! Seriously.

Thank you Power Financial Credit Union family for giving all of us who work here a reason to believe each and every day.

POWER FINANCIAL CREDIT UNION.
Great rates. Smart banking.™

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



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

