



The Current

WINTER 2019

CHAIRMAN'S MESSAGE

Happy New Year to you and your family from all of us here at Power Financial Credit Union. Time passes in the blink of an eye. As I look forward to what 2019 will bring, I can't help but reflect on the success 2018 has brought to your Credit Union.

TECHNOLOGY ENHANCEMENTS

As a financial cooperative, our success depends on providing members with a delightful experience no matter how they choose to interact. To that end, the first quarter of the year we spent diligently getting ready for our IT system conversion, ensuring that the transition would be smooth with minimal downtime or major disruption to our services. I am amazed and grateful for our IT department's dedication to the conversion process, working tirelessly over a 12-month period leading up to April 2018. They, along with the entire staff, successfully upgraded our technology infrastructure, ultimately enabling us to serve you even better. I can't thank them enough for their dedication and commitment.

TO GIVE IS TO RECEIVE

2018 was also a year of giving. We continue to be proud to support numerous charities and organizations:

- United Way
- Big Brothers, Big Sisters of Miami
- His House Children's Home (for orphans)
- Animal Aid Animal Shelter
- South Florida Autism Charter School
- Phillis Wheatley Elementary in Historic Overtown
- LifeNet 4 Families
- Thanksgiving Basket Brigade
- Marjorie Stoneman Douglas High School
- American Heart Association Heart Walk
- Relay for Life and Making Strides against Breast Cancer Awareness Walk
- Children's Diagnostic Treatment Center
- City of Pembroke Pines Bow Wow Ween and Santa's Calling
- Children's Home Society

In addition, our credit union made a sizable donation to support those in the Panhandle impacted by Hurricane Michael. We are all too familiar with what such storms can do to a community. For our member-owners who live in Northern Florida, you remain in our thoughts and prayers.

I am exceedingly proud of our staff's generosity and the extended love they have shown to those who need it most.

ACCOLADES AND EDUCATION

In 2018, we were honored to be recognized as a Credit Union Journal's "Top Credit Unions to Work For" and highlighted as a Sun Sentinel's Top Workplaces. We firmly believe engaged employees are essential to providing our members the service they deserve. We continue to work hard to foster such an environment.

We hosted several seminars and Lunch & Learns dealing with topics like "Wine tasting and Home Buying;" "Women and Investing;" "Crushing Debt;" and "Breaking the Paycheck to Paycheck Cycle." We also sponsored education sessions at Miami Community Charter School, helping students learn how they can afford college. An informed membership is part of our mission and we will continue to listen to you and provide financial education, empowering you with the knowledge to live better lives today, and for years to come.

LOOKING FORWARD

In 2019, we will continue to express the love of family by providing stellar member service and pursuing never-ending improvement. We are investing in enhancing our website platform to provide you a phenomenal experience and facilitate even more innovative and robust financial solutions focused on speed, ease of use, multi-channel and convenience.

In closing, I know I say it every year, but it remains true, we appreciate and are grateful for your membership and loyalty. We realize that we would not be here, if it were not for you, our community and family. We do not take this lightly. In 2019, we will continue to focus on you, our member-family, and remain the trusted financial advisors you have relied on for guidance through the years.

On behalf of the Board of Directors and the staff, we wish you a healthy, successful and fulfilling New Year and invite you to share the gift of membership with your friends and family.

With Gratitude,

Leman Murray

Chairman – Board of Directors

BENEFITS OF MEMBERSHIP



The benefits of membership have never been better!

Saving on the products and services you want and need has never been easier. Your Power Financial Credit Union membership can help you save money today with exclusive discounts and benefits from trusted partners. Members have saved nearly \$2 billion with great offers, such as:

- Get a \$100 cash reward for each new line you activate, up to 3 lines. Plus, get a \$50 cash reward every year for as long as you are a Sprint® customer.*
- Up to \$15 off TurboTax® federal products!
- An exclusive smoke communicator and a \$100 gift card with a new ADT® monitored home security system. You must call 844.703.0123 to receive this special offer through the Love My Credit Union® Rewards Program.
- Trusted protection at true savings with the TruStage® Auto & Home Insurance Program.
- Cash back at over 1,500 online retailers with Love to Shop.

Make the switch today and save with the Sprint® Credit Union Member Cash Rewards!

*Learn more about these and other valuable discounts at PowerFi.org or LoveMyCreditUnion.org.



EARN
~~BURN~~ **MORE**
on your checking account balance.

PLUS get your ATM fees refunded
up to \$20 per program cycle.*

START EARNING MORE TODAY!

*See credit union for details.



For every **A** on your report card,
you'll get **\$1** in your
Rocky Raccoon Savings or
Cha-Ching Checking Account.

BRING YOURS IN TODAY!

Offer valid September 1, 2018–June 30, 2019. New accounts must be open for 90 days to qualify. Member must be enrolled in grades 1–12 with report card reflecting the most current quarter of school year 2018–2019. Bonus will be deposited in the member Rocky Raccoon Savings or Cha-Ching Checking Account. Submission of report card may be brought in to a Power Financial Credit Union branch or emailed to listening@powerfi.org.



START THE NEW YEAR STRONG

CLEAN SLATE. BLANK CANVAS. NEW BEGINNING.

DO-OVER.

Whatever you call you it, most of us view the new year as a fresh start, don't we? No matter what happened over the past 12 months, cracking open a new calendar makes us feel like we can leave our mistakes and disappointments behind. That crisp sense of optimism explains why New Year's resolutions are so popular.

Don't worry. This isn't an article about New Year's resolutions and why you **should** or **shouldn't** make them. Instead, we'll just assume that if you're like almost everyone else, there are probably some things you want to start doing better than you have in the past. Official resolution or not, right now is the perfect time to make positive changes in your life.

ALL LASTING CHANGES HAVE SOME THINGS IN COMMON.

Whether you have physical objectives like losing weight, relational ambitions like spending more time with family and friends, or financial aspirations like saving for your first house, there are a few fundamental principles that can help you accomplish your goals.

Keep it real. You may have big dreams, but breaking down the accomplishment into smaller, realistic stages will help you see consistent wins and build positive momentum. As they say, success breeds success.

Stay consistent. Many of the positive changes we want to make actually involve breaking poor habits that have been formed over time. If you got into debt, you didn't do it overnight. You probably won't pay it all off overnight either. Focus on activity, not the results.

Be accountable. This part may feel unnecessary right out of the gate. But early enthusiasm and good intentions will only carry you so far. Eventually, you'll have a bad day or a minor setback. Sharing your goals with someone you trust (that "trust" part is a big deal) allows them to encourage you when you need it most.

WE CAN HELP YOU WITH THOSE FINANCIAL GOALS.

No matter what your goals may be, it's always helpful to enlist the help of an expert. Want to get in shape? Hire a personal trainer. Want to learn to speak a new language? Find a friend who's already fluent in that language. If you want to start building a stronger financial future, well—that's where Power Financial Credit Union can help!

Savings: From long-term Share Certificates to our specialized Holiday Club, our savings account options provide solutions that allow you to earn interest and let your money work for you. Our standard savings accounts give you an ownership in Power Financial Credit Union.

Checking: With no monthly fees, our checking accounts provide easy access to your money and convenient Visa® debit card, allowing you to earn purchase rewards at some of the top retailers in town.

Loans: If you want to buy a car or a home, our competitive lending programs offer outstanding rates and flexible terms that allow you to keep your budget on track. Going to college or starting a business? We have lending programs to help with that as well!

Financial Education: Trying to get out of debt? Need help setting up (and sticking to) a budget? Want to start saving for a house? We provide a variety of educational programs that can arm you with the information you need to strengthen your financial foundation.

THAT'S WHAT FAMILY DOES.

We understand that all our members have unique financial needs, and we want to make sure we help you accomplish all your goals in 2019 and beyond. To learn more about how Power Financial Credit Union can help you find smart solutions for your financial needs, please stop by a branch, call us at **954.538.4400** or visit us online at **PowerFi.org**.



OUR ADDRESS HAS CHANGED!

When sending your loan payments or deposits by mail, we ask that you now send them to: **2020 NW 150th Avenue, Pembroke Pines, FL 33028**

If you have any questions, feel free to contact us! Thank you for being a loyal member.



NEVER WORRY ABOUT FINDING AN ATM!

Members get access to over 30,000 ATMs & over 5,000 branches.

Find ATMs and branches online at co-opcreditunions.org/locator



See credit union for details.



Earn up to **2.27%** APY*

for 30 months with our CD Special!

START SAVING TODAY!

*APY = Annual Percentage Yield. See credit union for details.

HOLIDAY SCHEDULE

Martin Luther King Jr. Day
Monday, January 21

Presidents' Day
Monday, February 18

CALL CENTER

Phone 954.538.4400 • Toll Free 800.548.5465
Fax 954.538.4442

Monday–Friday: 8:00 am–6:00 pm
Saturday: 8:30 am–1:00 pm

Power Financial Credit Union now offers greater convenience with more than 5,000 locations nationwide and 280 in Florida with the shared branching services network.



Shared Services



Drive Thru



Issuing debit cards in branch



Night Deposit



Safe Deposit Box



ATM

STOP BY ONE OF YOUR BRANCH LOCATIONS TODAY.

Sheridan Branch



SE Corner of I-75 & Sheridan Street
2020 NW 150 Avenue
Pembroke Pines, FL 33028

Juno Branch



Across from FPL HQ off US-1
12575 US Highway 1
Juno Beach, FL 33408

Kendall Branch



Located in the Palms Shopping Center
8228 Mills Drive
Miami, FL 33183

North Shore Branch



Located Inside the Hospital's South Entrance
1100 NW 95th Street
Miami, FL 33150

Florida City Branch



Across from Home Depot on US-1
33004 South Dixie Highway
Florida City, FL 33034



www.POWERFI.ORG

This credit union is federally insured by the National Credit Union Administration and is an Equal Opportunity Housing Lender.

