

A Message from the Chairman: Celebrating a Landmark Year and Looking Ahead to Our 75th Anniversary!

*The
Current*
Winter 2026



Dear Fellow Members,

As we look back on 2025 and look ahead to our 75th Anniversary in 2026, I am reminded of what makes PFCU special. Since 1951, we've been rooted in a simple belief: when we put our members first, great things follow. This guiding principle informs every decision we make.

This past year was one of tremendous growth, recognition, and impact—all made possible by your trust and support. For the third consecutive year, we were named **Best Credit Union in Miami-Dade by the *Miami Herald***, a distinction that reflects our unwavering commitment to exceptional service. We were also selected as one of **America's Best Regional Banks and Credit Unions by *Newsweek***. Out of a field of 8,800 financial institutions, we were recognized as one of the best in the country. These accolades underscore what our 75-year history has shown repeatedly: that strong values, dedicated employees, and loyal members create something extraordinary.

Our financial performance in 2025 remained exceptionally strong, reinforcing our long-standing stability and giving you confidence that your money is safe, secure, and well-managed. We continue to operate from a position of strength—well-capitalized, well-run, and focused on sustainable growth that benefits every member.

We also enhanced our presence in South Florida by opening a state-of-the-art branch in Plantation. This investment reflects our ongoing commitment to ensuring convenient access and an outstanding banking experience.

Equally important to our mission is the way we lift up our community. This year, our charitable efforts reached new heights:

- We strengthened our long-standing partnership with Big Brothers Big Sisters of Miami, which includes many employees serving as “Bigs” to mentor local youth.
- We proudly supported the Jason Taylor Foundation, sponsoring their impactful back-to-school shopping event and reading room program for children in need.
- We provided a donation to support World Central Kitchen's relief operations for communities impacted by Hurricane Melissa in Jamaica.
- Through our Power Community Partners initiative—powered by employees who nominate causes they care about, contribute personally, and see their gifts matched by the credit union—we raised \$7,600 for organizations including the Ronald McDonald House Charities of South Florida, St. Jude Children's Research Hospital, Homestead Soup Kitchen, Bella's Angels, Cats Exclusive of Margate, the Leukemia and Lymphoma Society, the David Posnack Jewish Community Center, and Adopt a Family.
- Beyond donations, our employees volunteered hundreds of hours across South Florida, from mentoring to packing meals with Feeding South Florida.

Community service has been part of our identity for 75 years, and it remains a defining strength.

Looking Ahead: Our 75th Anniversary in 2026

As we look to our milestone anniversary year, we are preparing to deliver even more value:

- We will expand our Business Banking products and services, including adding dedicated small business banking specialists to better support local entrepreneurs.
- We are excited to be opening a new branch in Port St. Lucie, extending our reach and making it easier for members across the region to bank with us.
- Throughout the year, we will celebrate our 75th anniversary with special promotions and events to thank you for being part of our journey.

On behalf of the Board of Directors, thank you for your loyalty, your trust, and your belief in Power Financial Credit Union. Our past 75 years have been extraordinary—and with you by our side, the future will be even brighter.

Sincerely,

George Skillas
Chairman - Board of Directors

POWER FINANCIAL
 **CREDIT UNION.**

JOIN US!

PFCU Annual Meeting

Monday, March 30th at 4:00 PM

Power Financial Credit Union
2020 N.W. 150th Ave.
Pembroke Pines, FL 33028

Come learn more about your credit union's activities and its future direction. Your participation is important to the continued success of PFCU.

These members are proud to be a part of the PFCU family by serving on the board of directors. See what each director up for re-election brings to our family:

George Skillas | Chairman

George Skillas joined Power Financial Credit Union in 1966 and became a director in 1987. He presently serves as chairman and a member of the investment and executive committees. He was the past President and Business Manager of IBEW, Local 759, located in Broward County representing employees of Florida Power & Light. George is a Certified Credit Director and received his certification from the London School of Business. He has also attended many other educational and leadership schools while serving as a director, including the IESE Business School.

Wendel Sauer | Secretary

Wendel Sauer joined the Power Financial Credit Union board in 1988. Wendel serves as the secretary of the board. During his career at Florida Power & Light Company, Wendel served as the budget administrator for the Southern Division, revenue recovery supervisor for the West Palm Call Center and as a production analyst at the West Palm Call Center. From 2015 until 2019, Wendel was a member of the town council in Beech Mountain, North Carolina.

Hipolito "Tony" Cuba | Director

Tony Cuba joined the Power Financial Credit Union board in 1997. After 43 years, Tony retired from Florida Power & Light Company as the Director of Regulatory and Tax Accounting in 2012. Tony earned a Bachelor of Arts in Accounting from Florida International University.

Stephen Knight | Director

Stephen Knight, CCD is an aviation safety inspector with the Federal Aviation Administration. He joined the Power Financial Credit Union board in 2006. Previously, Stephen served on the Pan Am Horizons Federal Credit Union loan review committee and supervisory committee. He is retired from the U.S. Air Force. Stephen has completed courses from the Credit Union Directors Institute while serving with Pan Am Horizons C.U. He also received certifications from both Harvard Business School Advanced Leadership Institute and Directors Leadership Institute at the IESE Business School, where he received his Certified Credit Union Director designation. Additionally, Stephen attended Embry-Riddle Aeronautical University and USAF Air University.

Leslie McConachie | Director

Leslie McConachie joined the Power Financial Credit Union board in 2002 and serves as a board director and a member of the ALCO Committee. Leslie is a retired high school math teacher and has worked as a bookkeeper and in tax accounting. She also served as SunTrust Bank's Vice President of Management Training and Credit Department. Leslie passed several of the NAFCU volunteer program tests and completed the CUNA Financial Investment Certification in 2019.

Nominations

Nominations for vacancies may also be made by a petition signed by 1% of the membership with a minimum of 500 signatures. Each candidate must submit a statement of qualification and biographical data with his or her petition. A letter of intent is needed to accept the position if elected and must accompany the petition and biographical information. Nominations must be returned to Power Financial Credit Union within 30 days of receipt of this notification. This will be a non-ballot election, and no nominations will be accepted from the floor when there is only one nominee for each position to be filled. Only those positions without a nominee are subject to nominations from the floor at the time of the meeting.

Holiday Closings

Martin Luther King Jr. Day
January 19, 2026

Presidents' Day
February 16, 2026

