

Hello Family,

I'd like to extend my warmest greetings to each of you. I hope your holidays were filled with joy and lasting memories. As we stand at the threshold of a new year, it is with immense gratitude that I recount the accomplishments that have defined this past year for Power Financial Credit Union and its valued members.

At the core of everything we do is our steadfast commitment to providing the best possible banking experience for our members. Throughout 2023, we focused on enhancing our services, fortifying our security, embracing technological advancements, and streamlining processes to ensure that your interactions with Power Financial Credit Union are not just seamless but truly exceptional. Our goal is to be more than just a financial institution; we aspire to be your trusted partner on your financial journey.

One of the crowning achievements of 2023 was the launch of our innovative partnership with Greenlight, the award-winning family finance app. As the first credit union in South Florida to partner with Greenlight, this program represents a commitment to the future—a promise to empower the next generation with the essential tools to navigate the financial world. The enthusiastic adoption of Greenlight has reinforced our belief that education is a cornerstone of empowerment, and we are excited to see the lasting effects of this initiative on the lives of our younger members.

We are also tremendously proud that Power Financial Credit Union was bestowed with the honor of being named the “Best Credit Union in Miami-Dade” by the prestigious Miami Herald. This accolade is a testament to the trust and confidence that you, our valued members, place in us. It is a recognition of the collective dedication and hard work of our exceptional staff, leadership, and the unwavering support of our community. We are truly humbled by this acknowledgment and understand that it comes with a responsibility to uphold the high standards that this title demands.

None of this would have been possible without your unwavering loyalty and support. Each member of Power Financial Credit Union is an integral part of our success story, and for that, we extend our deepest gratitude. Your feedback, trust, and continued partnership inspire us to strive for excellence every day, and we are committed to earning that trust with every interaction.

Looking forward, we are excited about the possibilities that the future holds. Our commitment to providing the best banking experience remains steadfast, and we are eager to explore new avenues for growth and improvement in service to you, our valued members.

On behalf of the Board of Directors and the staff at Power Financial Credit Union, I would like to wish you a healthy and happy New Year. Thank you for being a part of our PFCU family.

Best regards,



Leman Murray
Chairman | Board of Directors



Join Us At Our Annual Meeting

The annual meeting will be held March 25th at 4:30pm
in the PFCU Sheridan Branch, 1st floor cafeteria.

Come to the Annual Meeting to 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 the family:

Leman Murray | Chairman

Leman Murray joined the Power Financial Credit Union board in 1985. Leman serves as chairman of the board and is a member of the executive committee. He earned his Bachelor of Business Administration from Florida International University. Leman is a NAFCU certified volunteer expert. He completed the first annual Florida Directors College from NASCUS and participated in the CUES Director Leadership Institute through the IESE Business School. Leman is also a recipient of the Roy F. Bergengren Premier Award from CUNA Mutual.

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.

Terry Keith | Treasurer

Terry Keith joined the Power Financial Credit Union board in 2003. He served as Director of Cost Recovery Clauses for Florida Power & Light, and

after 30 years of service, retired in September 2016. He has served in a number of positions related to financial operations. Terry served as treasurer of the Miami Chapter of the National Association of Black Accountants, as a member of the Family Christian Association of America and a member of the American Association of Blacks in Energy.

John Breslin | Director

John Breslin joined the Power Financial Credit Union board in 2006. Previously, he served as Chairman of the Board for Florida Horizons FCU and for Pan Am Horizons FCU. John earned a Bachelor of Science in Industrial Technology and is a Certified Credit Director through the London School of Business and the Harvard School of Business. John is a retired Chief Master Sergeant with the Air Force Reserves and a retired Labor and Employee Relations Supervisor with the U.S. Government.

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.

Help Grow the PFCU Family

Get \$100* deposited into your account when friends, neighbors, relatives, and coworkers join the Power Financial Credit Union family.

*Restrictions Apply.



Holiday Closings

Martin Luther King Jr. Day
January 15, 2024

Presidents' Day
February 19, 2024

