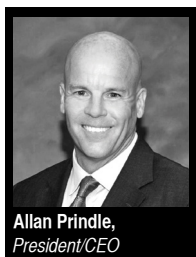


The Current

SPRING 2019

THE POWER OF FAMILY



Allan Prindle,
President/CEO

Our mission at Power Financial Credit Union is to express the love of family by providing personalized financial solutions. Our purpose is to guide family members to better lives today and for all generations to come. These commitments are at the heart of what we do each and every day. We put our members and employees first.

During the first quarter of 2019, the government shutdown affected our members locally and on a personal level. We were here for you and expressed the love of family by deferring loan payments for our valued members who serve our country well.

EMPOWERING WELLNESS FOR OUR EMPLOYEES AND COMMUNITY

Our Human Resources team has implemented programs to help promote a healthy lifestyle for our employees at work. By providing positive initiatives through work, we strive to have engaged, happy and healthy employees which ultimately leads to happy and healthy lives. Our efforts led to being named one of the Top Workplaces by the Sun-Sentinel for a fourth consecutive year and even nominated for Business of the Year by the South Florida Business Journal. I would like to thank our employees for helping us achieve these recognitions. In addition, we made efforts to spread happiness and health beyond our walls. We are proud to have increased the number of community organizations we supported this year.

In particular, we had over 15 employees volunteer to become "Bigs" for Big Brothers Big Sisters of Miami and an increase in employee giving through United Way at work. We believe in the power of family and helping our community. We will continue to work together as a family in our workplace and focus on you, our member-family.

KNOWLEDGE IS STRENGTH AND POWER

Our upcoming seminars will empower you with the knowledge to make better financial decisions, another pillar of what we believe our membership deserves. We hope you will attend our college planning seminar, women in investing, and will and trust seminars, all planned with you in mind, to enable sound decisions in achieving your financial dreams.

I invite you to sit down with us and speak to us about your financial goals in pursuit of those dreams. Our staff of trusted advisors will work with you, help you save money and time, pay down debt and start you on your journey to build wealth. This caring invite also extends to your friends and family.

We hear you, we respect you and we'll help you. That's what family does. We thank you for being a valued member of the Power Financial Credit Union family. Together, we can accomplish much!

Allan Prindle, President/CEO

PICK YOUR TREAT



SIGNATURE VISA® CREDIT CARD

- 0% APR* on new purchases for 6 months¹
 - 10,000 Bonus Points
- When you spend \$3,000 in the first 3 months (excluding balance transfers)

PLATINUM VISA® CREDIT CARD

- No Balance Transfer Fee
- 1.99% APR* on new purchases for 6 months²

1.99% APR* for 12 months on Balance Transfers

APPLY TODAY!

VISIT GETPOWERVISA.COM

*APR= Annual Percentage Rate. 1.99% APR on balance transfers to a Power Financial Platinum Visa® Credit Card will have no balance transfer fee. 1.99% APR on balance transfers to a Power Financial Signature Visa® Credit Card will have a transfer fee of up to 4%. The minimum balance transfer fee is \$10.00. Balance Transfer must be done within 90 days from account opening. Balance Transfer Introductory Rate will be in effect for 12 months from the date of each qualifying transaction completed within 90 days of account opening. ¹Qualifying new purchases will be 0% APR for the first six months when opening a new Power Financial Credit Union Signature Visa® Credit Card. New purchases qualify based on retailer. Purchases must be made within first six month after the first qualifying transaction date. 10,000 bonus points rewarded when \$3,000.00 is charged within the first 90 days of account opening. Account must be new, or opened after 01/01/19. ²New purchases made on a Power Financial Credit Union Platinum Visa® Credit Card will qualify for 1.99% APR for the first six months from the first qualifying transaction date. The credit union reserves the right to change or end promotion at any time. Terms and conditions may apply. See credit union for full details.

LOOK OUT FOR INFORMATION ON OUR SEMINARS!

COLLEGE PREP WORKSHOPS
6 – 7:30 PM

April 10
Sheridan Branch

April 16
Kendall Total Wine

CAR-BUYING SEMINAR
6–7:30 PM

May 1
Kendall Total Wine

5 SMART WAYS TO USE YOUR TAX REFUND

1. CREATE AN EMERGENCY FUND.

There aren't many things that can derail your budget quite as fast as an unexpected expense. Car trouble. Unplanned medical procedures. Without money set aside specifically for emergencies, common events like these can leave you stressed and scrambling. So, before you do anything else, why not use your refund to build an emergency fund of \$1,000 as quickly as possible? You'll be glad you did.

2. PAY OFF HIGH-INTEREST DEBT.

It's hard to make financial progress when you spend hundreds of dollars a month on interest payments. If you have high-interest loans or credit card debt, think about using your tax refund to eliminate it. Start by paying off the lowest balance first, then use the monthly savings to start paying off the next lowest balance—and so on, and so on. Your refund may not get you completely out of debt, but it can get you moving in the right direction.

3. START A SAVINGS HABIT.

Once you've got an emergency fund set up and your debt under control, it's a great time to put your tax refund to work. While traditional savings accounts are a reliable place to keep your money safe, you can maximize your tax refund, manage your risk, and grow your money even faster by investing it in high-yield alternatives such as Share Certificates, IRAs, Roth IRAs, or Money Market accounts.

4. BUY SOMETHING YOU NEED.

We all have those things that we'd rather put off until later. You know, inconveniences like car maintenance, dental work, or minor home repairs. When you're faced with covering these expenses out of your regular income, it's easy to move them down your priority list. Unfortunately, if they're not addressed eventually, they can wind up costing far more than they should. Your tax refund is the perfect solution for these unavoidable expenses.

5. TREAT YOURSELF.

You didn't think we would skip this part, did you? While you're being responsible with the money from your tax refund, don't forget to do yourself a favor and live a little! Enjoy a day at the spa. Order that fancy new accessory you've had your eye on. You may not be able to justify the purchase out of your regular budget—but after being smart with your finances all year, you've earned the right to have a little fun!

With all these options in front of you, it can be hard to figure out which step to take first. That's where your credit union can help! Our team of financial specialists are ready to sit down with you, discuss your financial goals, and help you chart a path forward. Call 800.548.5465, email, or visit one of our branches today!

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

HOLIDAY SCHEDULE

Memorial Day Monday, May 27	Independence Day Thursday, July 4
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CALL CENTER

Phone 954.538.4400	Mon–Fri: 8:00 am–6:00 pm
Toll-Free 800.548.5465	Sat: 8:30 am–1:00 pm

STOP BY ONE OF YOUR BRANCH LOCATIONS TODAY.

<p>Sheridan Branch</p> <p>SE Corner of I-75 & Sheridan Street 2020 NW 150 Avenue Pembroke Pines, FL 33028</p>	<p>Juno Branch</p> <p>Across from FPL HQ off US-1 12575 US Highway 1 Juno Beach, FL 33408</p>	<p>Kendall Branch</p> <p>Located in the Palms Shopping Center 8228 Mills Drive Miami, FL 33183</p>	<p>North Shore Branch</p> <p>Located Inside the Hospital's South Entrance 1100 NW 95th Street Miami, FL 33150</p>	<p>Florida City Branch</p> <p>Across from Home Depot on US-1 33004 South Dixie Highway Florida City, FL 33034</p>
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www.POWERFI.ORG



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

