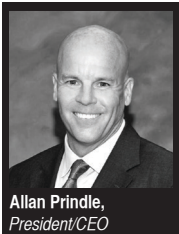


PRESIDENT'S MESSAGE



Allan Prindle,
President/CEO

Your Credit Union is here for you. We have been immersed in dealing with the COVID-19 (Coronavirus) pandemic. Fortunately, we had a Board approved Pandemic Policy in place, and began daily meetings of our internal task force on January 27. We immediately implemented actions to first, protect the health of our employees and members, and second, to protect the financial well-being of the same. Our amazing team quickly implemented enterprise-wide remote work capabilities and did so nearly seamlessly.

In addition, we instituted several initiatives to help members cope with the economic impact and national isolation efforts in terms of eliminating fees, permitting loan extensions and adding enhancements to what can be done remotely via internet enabled member devices. Furthermore, we ensured our remote delivery technologies were robust enough to handle the increased volume unabated.

Treat you like family is not lip service or a tagline. Your Credit Union's leadership decision-making process is rooted by a member-centric mindset that this financial cooperative exists for the benefit of us all — members, employees, and our friends/family. As CEO, and being perfectly honest and transparent, I don't have all the answers for all the scenarios we may face with the COVID-19 pandemic. My commitment to you is that our core value of family will permeate and be our critical guidance to do the right thing as we all go through this crisis. We will get through this, together.

During this time, I want each of you to focus on being healthy, your family being healthy, and making informed decisions. In return, Power Financial Credit Union will endeavor to make sure each and every one of you are able to focus on what matters most and not on what happens with schools closed, not being able to work, or not being able to take care of your parent or grandparent. We are a financially healthy institution, with excellent capital and a strong balance sheet. We built that strength precisely for times like these. It gives us confidence that we can do whatever it takes to avoid short term decisions, and instead, focus on the long term financial health of our members and employees. For those of you who were members during the Great Recession, you know we made it through, together, with you as the focus. This will be no different. Our purpose is to guide family members to better lives now, and for generations to come.

This crisis may impact some of us more than others, but as our cooperative governance of "One Team. One Goal.," those who are not impacted are asked to rise to the occasion, be thankful, and help us power through the challenge. This crisis may not impact you directly, but if the next one should, take comfort in knowing that it will be your turn to receive the help of this wonderful cooperative membership. At Power Financial Credit Union, we hear you, we respect you and we will help you. We don't grow when things are easy, we grow when we face challenges. We will all face this challenge and grow together. That's what family does.

ALLAN PRINDLE
President/CEO

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Plus lines 3,4 and 5 on Unlimited Basics when you switch	Free
For more details and register at lovemycreditunion.org/sprintrewards Mention this Corporate ID code: NCBEN_ZMB_ZZZ	



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Explore the Benefits of Debt Consolidation

Keeping up with multiple debt payments every month can be exhausting—and expensive. Wouldn't it be nice to make one easy payment each month and pay less interest overall? If you answered "yes," consolidating your debt is a smart way to ease your financial stress. Power Financial Credit Union offers several options for debt consolidation, and our team is ready to help you find the best solution for your current circumstances.



Do you carry revolving balances on high-interest credit cards? Transferring that balance to a PowerFi Visa® credit card may be an excellent way to reduce your interest rate.

And depending on which card you choose, you can also qualify for additional perks such as no annual fee, no balance transfer fees, and 0% interest on purchases for the first six months.

Are you a homeowner? If so, you may be able to tap into your existing equity and consolidate your debt at a rate much lower than you're currently paying. You worked hard for your home. With one of our convenient home equity loans, home equity lines of credit, and hybrid home equity lines of credit, your home can start working for you.

If you want a simple, straightforward solution for your debt consolidation, our Signature Loans may be just what you're looking for. With an easy application process and competitive interest rates, these personal loans offer an excellent low-cost alternative to high credit card rates.

As a member of the Power Financial Credit Union family, you have access to a wide array of financial products, savings programs, and wealth-building tools. No matter what your life stage or financial situation may be, we want to help you choose solutions that work for your situation and set you up for success—because that's what family does.

HOLIDAY SCHEDULE

MEMORIAL DAY **INDEPENDENCE DAY** **LABOR DAY**
Monday, May 25 Saturday, July 4 Monday, Sept 7

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

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FPL HQ off US-1
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Juno Beach, FL 33408

Kendall Branch



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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

Hallandale Beach Branch



2100 E. Hallandale Beach Boulevard
Hallandale Beach, FL 33009

Delray Beach Branch



5061 W. Atlantic Avenue
Delray Beach, FL 33484

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This credit union is federally insured by NCUA and is an Equal Opportunity Housing Lender.

