

The 'Let's Get Real' Honey-Do List

Did you know your home's equity can be one of your most powerful financial tools?

As your home's value increases over time, the equity grows with every mortgage payment you make. By borrowing against that equity, you can gain quick access to the money you need while enjoying low interest rates. A PowerFi Hybrid Home Equity Line of Credit (HELOC) is a smart way for you to get the money to check off those big-ticket items on your homeowner to-do list.

Home Improvements

Whether you want to renovate a room or build an addition, chances are that you're looking to maximize your family's comfort as well as increase your home's value. A Hybrid HELOC can give you access to the money you need to do both.

Pay Off High-Interest Debt

Since Hybrid HELOCs are secured by your home, they commonly feature interest rates that are significantly lower than those of unsecured credit cards. A Hybrid HELOC can help you consolidate high-interest debt and pay it off faster.

Cover College Costs

Higher education, while incredibly beneficial, isn't cheap. If you're sending a child to college, or maybe even enrolling yourself, tapping into your home's equity can be a smart way to cover educational expenses not covered by grants or scholarships.

Create a Financial Safety Net

The beauty of a Hybrid HELOC is that you only pay interest on the funds you spend. Unlike traditional loans that give you a lump sum and charge interest on the entire amount, a Hybrid HELOC can give you access to your equity without requiring you to use it. As you pay back the line of credit you can borrow more, similar to a credit card. Give us a call for more details.

See credit union for details.



LOOKING FOR A WAY TO PAY?

Our **HYBRID HOME EQUITY
LINE OF CREDIT** can help you
conquer your next steps!

PowerFi will pay up to \$1,000 in closing costs!
Up to 70% Loan-To-Value (LTV) Financing.

APPLY AT **POWERFI.ORG!**

The Credit Union pays up to \$1,000 toward closing costs on new lines and refinances regardless of lien position. Member will reimburse the Credit Union if loan is closed within 48 months. Minimum Line of Credit \$10,000.

Claim
your
cash.



Get **\$200** cash with Unlimited
Plus or Premium when
you switch to Sprint.*

Cash via deposit. Receive \$100/line, max 2 lines.
Requires new line activation on eligible plan and registration.

VISIT **LOVEMYCREDITUNION.ORG** TO GET CASH

**Visit sprint.lovemycreditunion.org/sprintcreditunionmembercashrewards for more details.*

NOTICE OF CHANGE IN TERMS

Effective July 1, 2020, Power Financial Credit Union revised its Funds Availability Policy to expedite the availability of funds subject to certain deposit check holds. For the following hold policies, the amounts have been increased as shown below.

Reservation of Right to Hold

The first \$200 of your deposit will be available on the first business day—increased to \$225. (This change also applies to deposits made through our eDeposit channel.)

Longer Delays May Apply

We may delay your ability to withdraw funds deposited by check into your account for an additional number of days if you deposit checks totaling more than \$5,000 on any one (1) day—increased to \$5,525.

Special Rules for New Accounts

Funds from deposits of cash, wiretransfers, and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks, will be available on the first business day after the day of your deposit—increased to \$5,525.

Any excess funds over \$5,000 will be available on the ninth business day—increased to \$5,525.

SWEET SUMMER ESCAPE

RV Loans make travel possible
and memories forever.

VISIT POWERFI.ORG FOR MORE DETAILS!



Never Worry About Finding a Branch!

Members get access to over
5,000 branches nationwide.

Find branches online at
PowerFi.org/locations



HOLIDAY SCHEDULE

INDEPENDENCE DAY
Saturday, July 4

LABOR DAY
Monday, September 7

CALL CENTER

Phone 954.538.4400
Toll-Free 800.548.5465

Mon-Fri 8:00am-6:00pm
Sat 8:30am-1:00pm

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 OUR BRANCH LOCATIONS TODAY.

Sheridan Branch



2020 NW 150 Ave.
Pembroke Pines, FL 33028

Juno Branch



12575 US HWY 1
Juno Beach, FL 33408

Kendall Branch



8228 Mills Dr.
Miami, FL 33183

North Shore Branch



1100 NW 95th St.
Miami, FL 33150

Florida City Branch



33004 South Dixie HWY
Florida City, FL 33034

Hallandale Beach Branch



2100 E Hallandale Beach Blvd.
Hallandale Beach, FL 33009

Sunrise Branch



8850 W Oakland Park Blvd.
Sunrise, FL 33351

Delray Beach Branch



5061 West Atlantic Ave.
Delray Beach, FL 33484



POWERFI.ORG

Federally insured by NCUA. Equal Housing Lender.

**POWER FINANCIAL
CREDIT UNION**