

# THE CURRENT

## On the Fence About Buying a Home?

If you think that you'll never be able to realize the dream of owning your own home, think again! Our low fixed rates will give you peace of mind that your payment will stay the same every month no matter what the market does.

Whether you are looking to purchase a first home, move into something new or refinance your current mortgage, our Fixed Rate Mortgage program is sure to provide you with the affordable and convenient service you've been looking for, featuring:



- Great low rates
- Up to 80% financing
- Fixed terms available of 10, 15, 20, or 30 years
- All closing costs may be incorporated into loan\*
- Intangible tax fee waived for Credit Union members

If you're still on the fence about buying a home, get moving. Your Credit Union knows the importance of helping make your dream of owning a home a reality. A Power Financial Credit Union first mortgage loan can be the key that opens the door to your new home.

\*Closing costs can be added to principal balance financed. Applicable for mortgage refinances only. Other conditions and qualifications apply.



While other financial institutions make claims of free checking, reading the fine print may tell a whole other story. But at Power Financial Credit Union, we believe it's your money and you shouldn't have to pay to use it.

So, when we say **FREE checking**, we mean it. See for yourself!

- No monthly fees
- No minimum balances to maintain
- No per check charges
- Power Financial Credit Union VISA debit card access
- FREE SecureLink Online Banking
- Courtesy Pay Overdraft Protection

If your checking account is with a place that is charging you to spend your money and you're really looking for **FREE checking**, look no further than your Credit Union. It's easy to open. Just call **800-548-5465**, visit us online at [powerfi.org](http://powerfi.org) or stop by any of our convenient branch locations.



Find us on  
**Facebook**

Get answers to your financial questions, find out the latest credit union happenings and more!

# President's Message

## The Numbers Are In, and Your Credit Union Continues to Grow



Allan M. Prindle,  
*President and CEO*

We ended a challenging 2010 safe, strong and growing. Our great cooperative not only withstood the economy, but experienced growth in loans, deposits and assets. All a tribute to the support of our members and hard work by the staff and Board of Directors. In addition, many members have inquired in our quarterly Town Hall Meetings about the quality or potential loss risk within our loan portfolio. I am pleased to say the portfolio remains strong and resilient with foreclosures being minimal.

### New Products and Services

The value of your membership continues to be enhanced. Upgrades to our SecureLink Online Banking product have been very well received by members. We listened intently to what members expressed in surveys and Town Hall Meetings and redesigned and simplified the screens. We also incorporated the power of FinanceWorks, our free personal financial management solution, into one simple "dashboard" to facilitate a quick and easy view of all your accounts. Furthermore, we introduced an innovative "rewards" program for your debit card that quickly and efficiently provides you money saving offers ... hassle free.

### Stellar Service and Part of the Family

To continuously improve service and make members feel like a family member when they call, click, chat or visit us is our never ending obsession. The results are rewarding as our Net Promoter Score, the single best measure of member loyalty, achieved an all time high in 2010. We know our members don't bank with us simply for a rate, a product or a service. We know our members bank with our people. Let's face it, banking is becoming increasingly commoditized on a daily basis. It is the relationships, the trust, the peace of mind that many members tell me, write to me and call me about that sets us apart. It is also what the team at Power Financial Credit Union is so proud of.

### Let Others In On Your Secret

To continue the success of our organization, share with those you know the great story we have here at your Credit Union. Many of our bank competitors are implementing fees and requiring minimum balances, more so than ever before. Let your friends know of the value we offer, the savings that could be had and the service we deliver. In fact, we will pay you and the person you refer ... share your secret, pay it forward AND there is money for both of you. It doesn't get much better than that.

As always, thank you for your continued support of this fine institution.



## Pay All Your Bills at One Site

There's no need to travel the web to pay your bills at various merchants. Save the time. Save the hassle. Save the risk. And just one password to remember! Simply arrange to make your payments at one site, **powerfi.org**.



**It's fast** – pay your bills online with just a few clicks

**It's easy** – follow the instructions to help you make sure your payments are processed correctly

**It's safe** – hi-tech security ensures privacy and protects your account and payment information

**It's flexible** – you determine how much you want to pay and when – pay bills one at a time or set up recurring payments, your choice

**It's convenient** – pay your bills on your schedule – day or night, around the clock

Stop visiting merchant sites to pay bills and visit just on site. Log on to **powerfi.org** and sign up for **SecureLink Bill Pay** now.

*NOTE: SecureLink Bill Pay requires a Power Financial Credit Union checking account.*

### SecureLink Bill Pay Sweepstakes!

Pay 3 bills and get \$10!\* Plus, each bill paid during April will be an entry into the SecureLink Bill Pay Sweepstakes.\*\*

- **One \$5,000 grand prize winner**
- **Twenty \$1,000 winners**

*\*Low volume and active bill payers do not qualify for the incentive, but can qualify for the Sweepstakes.*

*\*\*All members who pay a minimum of 3 bills online via powerfi.org during April 2011 will be eligible for the Sweepstakes.*

## Use Your Debit Card and Earn Rewards

Now, your Power Financial Credit Union VISA debit card offers more than just a convenient way to access your checking account. It's a great way to earn rewards when purchasing merchandise and services. That's right, use your VISA debit card to buy items and receive targeted offers within SecureLink Online Banking based on how you shop. There's no limit to the rewards you can earn! The more you use your Power Financial Credit Union VISA debit card, the more offers you can receive and the more rewards you can earn!



**For more information, visit us online at [powerfi.org](http://powerfi.org) today!**

## Over 4,000 Branches to Serve You!

As part of a cooperative effort of the Credit Union Movement, Power Financial Credit Union "shares" branches with other credit unions to provide you with additional locations and extended hours. You have access to thousands of convenient locations across the nation.

Whenever you see  symbol, you can:

- Make deposits and withdrawals
- Transfer funds between accounts
- Make loan payments
- And much more!

When visiting a shared service center, you'll need:

- Your home credit union's name
- Your account number
- Valid government-issued photo identification, i.e. State Driver's license or US Passport

Wherever your travels may take you, visit [powerfi.org](http://powerfi.org) and click on the locations link at the top of the home page to find a CU Service Center near you.

## Community Involvement

Power Financial Credit Union believes in giving back to our community.

Some of the volunteer activities we have been actively involved with include Susan G. Komen Foundation, United Way, Cystic Fibrosis Foundation and the Broward County Food Pantry.

We invite all members to join us in making a difference in our community.



COMMUNITY INVOLVEMENT

April 28, 2011

Mercedes Benz Corporate Run  
Miami-Dade

## Want a quick way to stay in touch with what's happening at Power Financial Credit Union?

Sign up for our weekly email newsletter and you'll be kept current with special offers, promotions, service notices and more. Just register for SecureLink Online Banking and you'll be automatically enrolled.

# Seriously?

## Keep the Change or Take The Money?

There has been a lot of advertising done around debit card "keep the change" programs. This type of program rounds the transaction up to the next dollar amount above the debit card transaction and the difference (change) is put into a savings account. The account owner then can request to have the change sent back to the checking account via a transfer. The advertising promotes that this is a "healthy" way for account holders to save and create a savings fund based on transactions that he/she already does. Seriously?

At Power Financial Credit Union, we make our processes simple to use. Does it make sense to transfer money that was generated on a check card transaction from a savings account back to the checking account where it was generated from? Quite simply we have a VISA debit rewards program that gives you instant discounts where you already shop.

For example, let's use the "highly" caffeinated crowd (you know who you are) that buys the ritualistic cup of coffee every morning. One of the caffeinated crowd members logs into SecureLink Online Banking and notices a 10% rebate offer for his/her local beanery. By clicking on the rebate offer, our caffeinated member merely has to use his/her Power Financial Credit Union debit card at the local beanery when purchasing the coffee. The 10% discount (which can be sizable...have you seen what coffee fanatics pay for a cup of coffee?) is credited to our member's checking account at the beginning of the next month after the transaction. It's that easy. Click on the rebate, swipe the card at the rebate merchant and the rebate gets credited into the CHECKING account. Simple!!!!

And....there are no fees for transferring money between your accounts since the money is already back in the checking account. Make it easy on yourself...SIMPLY TAKE THE MONEY!



## Locations

### Blue Lagoon Branch:

5820 Blue Lagoon Drive  
Miami, FL 33126



### Florida City Branch:

33004 South Dixie Hwy  
Florida City, FL 33034



### Hialeah Branch:

6450 West 21st Court  
Hialeah, FL 33016



### Homestead Branch:

12171 Moody Drive  
Homestead, FL 33032



### Juno Beach Branch:

12575 US Highway 1  
Juno Beach, FL 33408



### Kendall Branch:

(near Publix in the Palms  
at Town & Country Mall)  
8228 Mills Drive  
Miami, FL 33183



### North Shore Branch:

(in the North Shore Medical Ctr)  
1100 NW 95th Street  
Miami, FL 33150



### Sheridan Branch:

2020 NW 150th Avenue  
Pembroke Pines, FL 33028



 Shared Services

 In Branch Debit Card Issue

 Drive Thru

 Night Deposit

