

A MESSAGE FROM OUR CHAIRMAN

Hello Fellow Members,

Our credit union was created 70 years ago with a focus on people over profits. This commitment to putting our members' financial needs first is more important than ever.

If we learned anything over the past 21 months it is that people need a banking partner they can trust, that knows them and their financial goals. Here at Power Financial Credit Union, our mission is to guide our members to better financial lives today and for generations to come. That is why we believe you deserve a partner that is dedicated to providing you with the advice and resources you need to succeed, both in good times and bad.

Looking Back on 2021 - As I look back on the last year, it is remarkable how much we persevered and accomplished. We have grown in several ways and have invested in many areas to improve how we serve our members.

We will continue to invest in the tools, technologies and channels our members need to reach their goals. Together these enhanced capabilities offer an exciting opportunity for our valued members to have an easier and more personalized experience than ever before.

In July of 2021, we celebrated 70 years of serving our members across South Florida and beyond. What better way to recognize such a milestone than to give back to the community that has supported us for so many years. As part of our 70th anniversary **we donated almost \$50,000 to seven deserving charities** that are doing amazing work to better our community. We take great pride in supporting the community we serve and will continue to be involved to make a positive difference.

We also took the **industry-leading step to eliminate all overdraft and non-sufficient funds fees**. This initiative will put almost \$1 million annually back in the pockets of our hard-working members. That is a big deal anytime but especially now with the uncertainty we live with today. With the elimination of overdraft and non-sufficient funds fees, it is our hope that we are making banking more accessible, inclusive, and forgiving.

What to Expect in 2022 - As we begin the New Year, there are several new initiatives just around the corner aimed at continuing to improve member experience and how we serve you. It's critical for us to keep pace with the changing needs and behaviors of our members. If we are to continue to deliver on the promise of superior member service, we must reimagine how we engage and serve you. We look forward to sharing more details regarding these enhancements to multiple areas of the credit union throughout the year.

We're Here for You - As we emerge from the challenges of the last almost two years, **we want you to know that we are here for you** as we always have been. We will walk side-by-side with you, along every step of your financial journey.

From opening an account to planning for retirement, regardless of the service you need, we will take the time to talk to you and get to know your story so we can craft a solution that is in your best interests and meets your financial goals.

On behalf of the Board of Directors and the staff at Power Financial Credit Union, I would like to wish you a prosperous and safe New Year. Thank you for being a part of our PFCU family. It is our great honor to serve you as a trusted partner.

Best regards,



Leman Murray
Chairman - Board of Directors

Join Us At Our 2022 Annual Meeting

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:

Pat Patterson – Director

Pat Patterson joined the Power Financial Credit Union board in 1989 and currently serves on the executive and audit committees. Pat worked in various positions in a management capacity at Florida Power & Light Company for over twenty years. Pat currently owns an IT company that services small to medium businesses.

Gene Sevilla-Secasa – Director

Gene Sevilla-Secasa joined the Power Financial Credit Union board in 2016. He is a board director, member of the executive committee and chairperson of the board of directors' succession & retirement committee. Gene is the Vice President of International Supply Chain Solutions at Ryder System, Inc. Gene is an International Business Fellow Member, and the former president of the U.S. Mexico Chamber of Commerce, International

Chapter. Gene was also a board member and past chairman of Ryder Federal Credit Union.

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.

Annual Meeting

March 28, 2022 at 4:30 pm

Sheridan Branch (Employee Lounge)
2020 NW 150th Ave. Pembroke Pines, FL 33028



You don't need to visit a Power Financial Credit Union branch to access & deposit your money.

Access your accounts at any of the many locations within the shared branching network. Look for the logo at each participating location.



Family doesn't take advantage when you need them most.

That's why we eliminated Overdraft Fees.

Holiday Closings

New Year's Day
Saturday, January 1

Martin Luther King Jr. Day
Monday, January 17

Presidents' Day
Monday, February 21

Guiding Families to Better Lives | since 1951

Federally insured by NCUA.
Equal Housing Lender.

POWER FINANCIAL CREDIT UNION