



"Member Value at Its Best"

Financial Beat

Published for Members of United Police Federal Credit Union

Fall 2015

Our Miami Beach Branch is Closing

The decision to close a branch is never an easy one. In making the decision to close the branch, the primary concern of the Board of Directors and management is maintaining the exceptional member service you have come to expect. Be assured, you will still have easy access to your credit union accounts.

Please make note of the following transition schedule for the Miami Beach branch:

Open Fridays Only
10 AM to 3 PM

Week of October 19 –
Week of December 28

Open Special Holiday Hours
8 AM to NOON

Wednesday, November 25
Thursday, December 24

Last Day of Operation
8 AM to NOON

Thursday, December 31

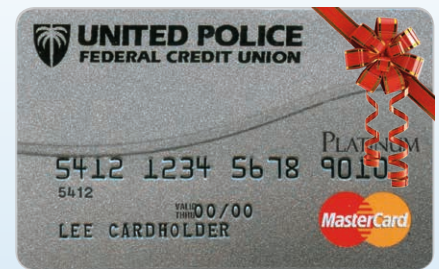
Of course, you can continue a branch relationship with us at our main office. Also, the ATM at the Miami Beach location will continue to be available.

Although our Miami Beach branch will close on December 31st, you have many easy and convenient options to accessing your account ... on your schedule, including:

- Online banking
- Online bill pay
- Mobile banking
- Bank-by-phone
- CO-OP Shared Branches
- Direct deposit
- Remote deposit capture - make deposits with your smart phone!

If you need assistance with this transition, call Janet Gibson at 305-329-1368 or email her at JGibson@unitedpolicefcu.com. Janet will explain all your options and help you with electronic banking enrollment.

Best Bargain of the Season



Actually, here is the best bargain of all the seasons ... it's a United Police FCU Platinum MasterCard. And if you don't already carry one, now is the time to apply. Kick off the holiday season with these credit card benefits before you go charging through the mall:

- Rates start as low as 8.9% APR*
- NO balance transfer fees
- NO annual fee
- NO cash advance fees
- And so much more

Plus...move your credit card balances from other lenders to your new United Police FCU Platinum MasterCard and pay 0% APR for the first six months!**

Get the bargain of the season and use it year round. To apply, complete a loan application online or stop by our office.

*Annual Percentage Rate. Subject to credit union lending guidelines. **Introductory rate only applies to balance transfers for new credit card accounts.

Need Some **FA\$T CA\$H?**

Here's a quick way to put as much as \$700 in your pocket ... and there's no wait, no fuss and no credit check! It's our No Hassle Loan*. To qualify you must:

- Be a member of the Credit Union for 90 days or more.
- Be employed for at least 12 months with the current employer.
- Be a member in good standing with the Credit Union.

With repayment terms up to 6 months, you'll have your No Hassle Loan paid off in a short time and the cash in your pocket just when you need it. Apply for a No Hassle Loan online at www.unitedpolicefcu.com.

*There is a non-refundable fee of \$20.00. Only one (1) No Hassle Loan at a time.



www.unitedpolicefcu.com

Secretary's Message

An election will be held in February, 2016, for two (2) positions on the Board of Directors. The positions will be for three year terms.

A Nominating Committee has been appointed and will be accepting nominations. If a member wishes to run for an elected position, they must do the following: Obtain a petition from the Nominating Committee and obtain signatures from 1% of the members eligible to vote at the Annual Meeting with a minimum of 20 and a maximum of 500. The petition must be returned to the Nominating Committee by **December 1, 2015**. Along

with each petition, the member must include a written statement of qualifications and biographical data. To be effective, petitions shall be accompanied by a signed certificate from the nominee stating they are agreeable to nomination and will serve if elected. All nominations will be posted in the credit union on **January 18, 2016**, for member review.

Should you have any questions or need further information, feel free to contact the Nominating Committee at P.O. Box 012439, Miami, Florida 33101-2439.

Sincerely, **Daisy Ledo**, Secretary

Daisy Ledo, Incumbent

Credit Union Experience

- Board of Director from 2005 – present
- Supervisory Committee from 2000-2005
- Served as Chairperson, Vice-Chairperson and Secretary

Other Relevant Experience

- Guided the Credit Union to fulfill its vision/purpose/mission
- Setting policies of the Credit Union and ensure those policies are properly implemented in accordance with the Credit Union charter, bylaws, all applicable federal and state laws
- Conducted numerous Credit Union audits and reviews

Education

- AA in Business, Miami Dade Community College
- BA in Business, St. Thomas University
- Volunteer Achievement Program
- Bank Secrecy Act Program
- Attended various credit union seminars, conferences and strategic planning sessions

Goals

- Provide professional service to the members of the credit union and establish safe practices to safeguard members' assets
- Identify, manage and control the amount of risk the credit union assumes as part of normal operations, while ensuring adequate earnings and net worth
- Provide for growth that is sound, profitable and balanced without sacrificing the quality of service
- Continue the enhancement on technology aimed at supporting and improving our services and products

Wanda F. Gilbert, Incumbent

Credit Union Experience:

- Board of Directors UPFCU since 1991(24 years)
- Served as; Chairman, Vice Chair, Secretary, Treasurer & Director
- Investment Committee Member
- Chairperson for policy reviews United Police Federal Credit Union
- Supervisory Committee Member
- Successfully completed the Volunteer Achievement Program (VAP)
- Successfully completed the Bank Secrecy Requirements
- Financial Secretary for the Greater Miami Continental Societies of Women Organization

Other Relevant Experience

- Instructor Technique Workshop (ITW Instructor)
- Graduated from Florida Law Enforcement Analyst Academy
- Numerous Certificates for various law enforcement functions and Credit Union
- Attended numerous credit union conferences, seminars, and planning sessions

Education

- Miami Palmetto Sr. High School Miami, FL H S D
- Miami-Dade Community College Miami, FL AA- Sociology
- University of Florida Gainesville, FL BA-Sociology
- St. Thomas University Miami, FL MPS-Exec Man
- Attended National Director Training
- Attended Fraud and Lending Conference
- Attended Human Resource Conference
- Attended Fiduciary Responsibility Training
- Attended Numerous Credit Union Training and Conferences

Goal

- Provide premiere financial services to the members of the credit union while ensuring integrity and compliance with all state and federal regulations
- Ensure all credit union policies, procedures and regulations are adhered to
- Ensure that members receive professional and friendly services
- Ensure that we maximize the probability of low interest rates on loans and the best dividends rates
- Ensure that the credit union remain sound

12285-NEWS-1015



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(outside of Dade and Broward counties)

FAX: 305-329-1380

WEB SITE: www.unitedpolicefcu.com

BOARD OF DIRECTORS: Hector Mirabile, Chairperson • Sabrina Jackson, Vice-Chairperson
Martin Zirk, Treasurer • Daisy Ledo, Secretary • Wanda Gilbert, Director

SUPERVISORY COMMITTEE: Jorge Martin • Christine Ballesteros-Molina
Chiquita Thomas • Jerry Lynn DellAmico
P.O. Box 016818 • Miami, FL 33101-6818

