



"Member Value at Its Best"

Financial Beat

Published for Members of United Police Federal Credit Union

Spring 2016

You'll Never be Happier to See ZERO

0% APR*

for six months!

If you're paying more than 0% APR on your credit cards from other lenders, you're paying too much! Get a United Police FCU MasterCard and transfer those balances! You'll be happy to see ZERO percent on those outstanding bills for the first six months.

What's more, you'll keep seeing ZERO with these benefits:

- \$0 annual fees
- \$0 cash advance fees
- \$0 balance transfer fees

After the 0% introductory period, rates stay low ... as low as 8.9% APR* on everyday purchases. And, you'll pay the same low rate for purchases and cash advances.

Start seeing zero and apply for our Platinum MasterCard today. Complete an application online at www.unitedpolicefcu.com or stop by our office today.

*Annual Percentage Rate. Applies for new accounts only. Rates subject to credit union lending guidelines.



Make Your Dream Home a Reality

We're ready to make your dreams of home ownership come true. Because getting the right mortgage for your borrowing needs is as important as finding the right home, we've partnered with **FEMBI Mortgage**. They'll provide you with many options and make the process fast and smooth. Their team of experienced professionals is dedicated to helping find the best mortgage fit for you and your family.

Whether you're ready to purchase your first home or refinance your existing mortgage, **FEMBI** offers:

- Conventional, FHA and VA programs
- Specialty products
- Fast closings
- Personal service
- A simple, stress-free experience

To get the process started or for more information, visit: www.unitedpolicehomeloans.com today.

Plan Your Escape

You know you're dreaming about it... longing for a break. We think you deserve it and the timing has never been better to make your getaway with a little help from our special Vacation Loan.



Starting May 1st, you can borrow up to **\$3,500** and choose the term that suits your budget:

- Rates as low as **10.99% APR*** 11 months
- Rates as low as **8.99% APR*** 7 months

Limited time offer through July 31, 2016. Escape the routine and make some lasting memories.

To apply, visit us online at www.unitedpolicefcu.com or stop by our office.

*Annual Percentage Rate. Subject to credit union lending guidelines. Low rate applies to loans placed on auto transfer only.



www.unitedpolicefcu.com



Love your savings

Everyone is looking for ways to save money and that's just what Love My Credit Union Rewards is all about.

United Police FCU is excited to offer you exclusive discounts and benefits on products and services you use every day. (Credit Union members have already saved over \$1.4 billion with Love My Credit Union Rewards discounts.) So along with lower loan rates and fewer fees, here's another way you can save even more.

- ♥ Receive a 10% discount (business members a 15% discount) on select regularly priced Sprint monthly data service. Plus, waived activation fee on new lines and upgrade fees (\$36 savings each).
- ♥ Save up to \$15 on Turbo Tax Federal tax products.
- ♥ Save on services for your home from **ADT**, **DIRECTV**, **Allied** and more

The more offers you take advantage of, the more you save. Start saving today at LoveMyCreditUnion.org



When You're on the Run, We're There for You



Around town or across the country, you can transact your credit union business at thousands of shared branch locations. That's because we're part of **CO-OP Shared Branch**, a nationwide network that provides you with convenient access to your accounts, whether you're near or far from home.

When you visit a Shared Branch, simply present your member number with photo identification and you can:

- Make deposits and withdrawals
- Transfer funds
- Make loan payments
- Obtain cash advances and balance inquiries and more!



It's good to know that even if our office doors are closed, the door to your account is still open at CO-OP Shared Branch locations.

To find a location wherever you go, visit www.unitedpolicefcu.com and click on Find a Shared Branch Location under Self Service Center. You can even download the Shared Branch Locator app to your iPhone or Android phone.

Holiday Closings

Memorial Day Monday, May 30, 2016
Independence Day Monday, July 4, 2016

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