



"Member Value at Its Best"

Financial Beat

Published for Members of United Police Federal Credit Union

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Buying a Home? Refinancing?



There's no mortgage madness with our new partner, **FEMBI Mortgage**. It's a no hassle process that's swift, smooth and seamless with their team of experienced professionals dedicated to helping find the best fit for you and your family.

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

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



\$350 towards closing costs
(limited time offer)

Let **FEMBI Mortgage** make those dreams of homeownership a reality. To get the process started or for more information, visit www.unitedpolicehomeloans.com today.



More Reasons to Love Your Credit Union



United Police FCU participates in the Love My Credit Union Rewards program so our members may receive exclusive access to discounts and benefits from major companies, including:

♥ SPRINT

Receive a 10% discount on select regularly priced Sprint monthly service. Plus, waived activation and upgrade fees (up to \$36 savings each).

♥ DIRECTV

Save up to \$120 on new DIRECTV service and get a bonus gift card.

♥ ADT

Members receive \$850 in startup equipment plus an exclusive \$425 in additional equipment with the ADT Credit Union Member Plan.

♥ ALLIED

Receive 60% off or more on your out-of-state moves with Allied.

♥ TURBO TAX

Get savings up to \$15 on TurboTax federal products and get your maximum refund when filing.

The more offers you take advantage of, the more money you will save. Just more reasons to love your credit union!

www.unitedpolicefcu.com

Annual Meeting Date Set



Come join us for our 2016 Annual Meeting. It's a great opportunity for you, as member-owners, to learn about United Police FCU's financial position, products, services and goals.

You'll also have a chance to talk with your Board of Directors and credit union team. Get the inside scoop about the success and progress of YOUR credit union.

DATE: February 23, 2016
TIME: 1:00 p.m.
PLACE: Miami Police College

Think All Auto Loans are the Same?

Think again. A United Police FCU auto loan is different. It's better. That's because in addition to incredibly low, low rates, personal service and an easy application process, our car loans come with a special benefit....FREE one year myEZ Car Care package.

The myEZ Car Care package includes:



- FREE one year Roadside Assistance
- Auto Maintenance and Repair Discounts
- Electronic Glove Box - mobile phone and computer access to your family vehicle info and records
- Vacation, Hotel, and Car Rental Discounts



So if you're ready for some new wheels, get an auto loan that's better than the rest...low rates PLUS all the perks of a myEZ Car Care package.

To apply, log on to www.unitedpolicefcu.com and complete a loan application online.

Added Security for Your Online Shopping

Enjoy peace of mind when you shop online with your United Police FCU Visa debit card. That's because our debit card features Verified by Visa, a free, easy to use service that adds an extra layer of protection with your online purchases.



An extra password confirms your identity ensuring that only you can use your Visa debit card online. To register your debit card, log on to <https://verified.visa.com/aam/activation/landingPage.aam>. Then shop at your convenience online anytime, knowing your transactions are protected.



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