



**UNITED POLICE
FEDERAL CREDIT UNION**

"Member Value at Its Best"

Financial Beat

Published for Members of United Police Federal Credit Union

Summer 2012

Mobile Banking is Here!

Now you can bank on the go! Verify that you have enough money while in the checkout line. Pay a bill at the beach. With Mobile Banking, you can quickly and securely manage your United Police FCU accounts anytime, anywhere.



- View account balances
- View account transactions
- Transfer funds between your accounts
- Pay your bills
- And more!

SECURITY!

Mobile Banking is safe and secure. Both our online banking and mobile banking services fully encrypt any information that is exchanged between you and the credit union. So, you have the same enhanced security features on your phone or Smart Phone as you do when you access your accounts online. To further assure the safety of your transactions, it is important that you create a strong password.

Mobile Banking gives you 24/7 access to your accounts right from your cell phone. And it's free.*

Enroll today.

Just logon to your online banking from your home computer and follow the easy instructions. Welcome yourself to the ease and convenience of 24/7 access to your accounts right from your cell phone.

**You may be charged for services by your wireless carrier. Check with your service provider.*

Proud to Serve Those Who Serve

United Police FCU takes great pride in serving the law enforcement professionals who make our community a better and safer place to work and live. We believe great service should be recognized and that is why we are sponsoring the Miami-Dade County Association of Chiefs of Police Officer of the Month award.

Each month this Association recognizes one outstanding officer who goes above and beyond the call of duty. And each year, an Officer of the Year is named as well. United Police FCU is providing a monetary award each month, and annually, to the officers honored with these titles.

United Police FCU exists to serve our members in the law enforcement community. Since 1936 this credit union has enabled members of police departments to save together, make loans to each other, and enjoy many exclusive benefits.

Recognizing our officers who provide outstanding service is a special way that we will extend our thanks to those who protect our community.



Detective Daniel Erben of the Miami Beach Police Department was awarded Officer of the Month and was congratulated by Chief Ray Martinez (left) and Deputy Chief Mark Overton.

Billing Rights Summary

Notify Us in Case of Errors or Questions About Your Statement

If you think your statement is wrong, or if you need more information about a transaction on your statement, write us (on a separate sheet) at the address listed on your statement. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to make your loan payment automatically from your share or share draft account, you can stop the payment on any amount you think is wrong. To stop payment, your letter must reach us three business days before the automatic payment is scheduled to occur.

In Case of Errors or Questions About Your Electronic Transfers

Telephone or write us at our Office as soon as you can if you think your statement is wrong or if you need more information about a transfer listed on the statement. We must hear from you no later than 60 days after the FIRST statement on which the problem or error appeared.

Tell us your name and account number.

Describe the error or the transfer you are unsure about, explain as clearly as you can why you believe there is an error or why you need more information.

Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will provisionally re-credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

For a complete statement of your Billing Rights, contact a Member Service Representative.

Is the Car Dealer Trying to Catch Your Interest?



Don't let your dream car turn into a nightmare monthly payment! Before you sign off at the dealer, make sure you have your United Police FCU auto loan pre-approved.

We're offering some of the lowest rate auto financing you'll find anywhere! Any make or model, you choose the vehicle.



Already Financed Your Vehicle Elsewhere?

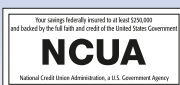
It's not too late to take advantage of our low rates! Bring us your loan from that other lender and, upon approval...

- Drive a lower monthly payment
- Get \$200 cash when you close your loan!**

To apply for your new, used or refinance car loan, log on to www.unitedpolicefcu.com and complete a loan application online.

**Annual Percentage Rate. Subject to credit union lending guidelines. Special promotional rate includes a .50% discount for applying online and establishing auto pay/payroll deduction (1/4% rate reduction included for each option). Used vehicles are model years 2007 and newer. **Minimum finance amount \$10,000 to receive \$200 cash offer. Offer does not apply to car loans currently financed at United Police FCU.*

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