



"Member Value at Its Best"

Financial Beat

Published for Members of United Police Federal Credit Union

Fall 2013

Traveling?

If you'll be traveling in the U.S. or internationally and plan to use your United Police FCU credit or debit card on your trip, make sure you let us know. Credit and debit card transactions are blocked to protect our members from fraud. Notifying us of your travels in advance will help ensure your transactions are recognized as legitimate and can go through smoothly, even if you're in a place where transactions are being blocked.



When traveling, remember to keep your debit/ATM card, credit cards and traveler's checks in a safe place and keep a minimal amount of cash. And be sure to let us know so you can enjoy convenient, uninterrupted service when using your credit union debit and credit cards.

Celebrate International Credit Union Day

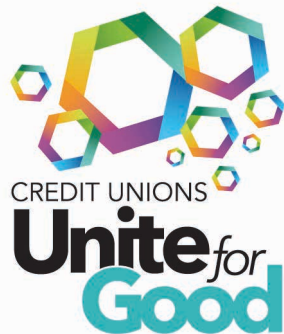
October 17, 2013

Credit unions continually demonstrate their ability to improve the lives of individuals, families, communities and countries around the world, and have done so for generations.

As we celebrate International Credit Union Day this October, we celebrate the theme of "Credit Unions Unite for Good" with more than 196 million people worldwide to establish credit unions as Americans' best financial partner. The message speaks to powerful credit union values, shared networks and the advantages that result from the unique collaborative spirit embodied by credit unions to better serve members.

Credit unions are Americans best financial partners and that's what our goal is here, at United Police Federal Credit Union ... to serve your financial needs with programs designed in your best interest.

We invite you to join us in celebrating Credit Union Day on Thursday, October 17th. Stop by for refreshments and giveaways in our lobby.



Need Money in a Hurry?

No problem.
No hassle.

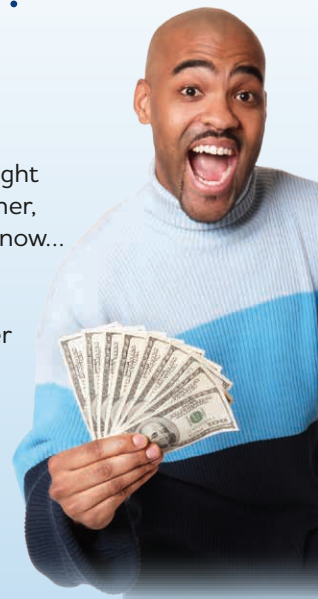
Payday may be right around the corner, but you need cash now... car repairs, medical bills, unexpected expenses...whatever the reason may be, we're here to help, with no hassle.

Our No Hassle Loan lets you borrow up to \$500 with a payment term of 6 months.* And, there is no credit check! Just meet these requirements to qualify:

- 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.

So if you're feeling the "pinch" when in between paychecks, our No Hassle Loan may be the perfect solution for you. To apply, visit us online at www.unitedpolicefcu.com or stop by our office.

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



Secretary's Message



An election will be held in January, 2014, for one (1) position on the Board of Directors. The position will be for a three year term.

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. The petition must be returned to the Nominating Committee by **November 15, 2013**. 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 **December 23, 2013**, 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,
Dr. Hector Mirabile, Secretary

Martin L. Zirk, Incumbent

Credit Union Experience:

- Credit Union Board of Directors from 1987 (26 years of service)
- Served as; Chairman, Vice Chairman & Treasurer
- Chairman of Supervisory Committee
- Investment Committee Member
- Chairman of Asset Liability Management Committee
- Successfully completed the Volunteer Achievement Program
- Successfully completed the Bank Secrecy Act Program

Other Relevant Experience:

- Previous Chairman of Miami Police Relief & Pension Fund (1% Fund)
- Trustee of 1% Fund for 13 years
- Conducted Financial Planning Seminars for Police personnel
- Attended numerous Credit Union Conferences, seminars and planning sessions
- Previous Condominium Association President
- Conducted numerous credit union audits and reviews
- Member of Institutional Investment Institute
- Member of International Foundation of Employee Benefits
- Conducted Due Diligence meetings with money managers and advisors
- Present Trustee for Plantation Police Officers Pension Fund
- Chairman of the Investment Committee for the Miami Police Benevolent Association
- Member of the Miami Police Benevolent Association Executive Board

Education:

- A.A. in Business Administration, Miami Dade Community College
- B.A. in Business Administration, Florida Atlantic University
- Wharton School of Business; Pension Investing
- Attended numerous Investment and Litigation Conferences
- Attended National Director Training
- Attended Fraud & Lending Conference
- Fiduciary Responsibility Training
- Attended Human Resource Conferences
- Attended Loan and Marketing Conferences
- Attended numerous Pension Fund Training Seminars and conferences

Goals:

- Provide professional services to all members of the Credit Union
- To ensure all Credit Union regulations, policies and procedures are followed
- Provide competitive loan rates and dividends
- To safeguard members' assets and Credit Union capital
- Provide full services to meet member's financial goals
- Provide prudent growth and expansion of Credit Union

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(outside of Dade and Broward counties)

FAX: 305-329-1380

WEB SITE: www.unitedpolicefcu.com

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

SUPERVISORY COMMITTEE: Jorge Martin • Martha Carvana • Sheila Cockfield
Chiquita Thomas • Jerry Lynn DellAmico
P.O. Box 016818 • Miami, FL 33101-6818

