



**UNITED POLICE
FEDERAL CREDIT UNION**

"Member Value at Its Best"

Financial Beat

Published for Members of United Police Federal Credit Union

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No One Wants to Overpay for a Car

Take the guesswork out of your next car purchase with our online auto buying service powered by TrueCar. It's a better way to shop for savings and value, allowing you to compare prices and connect with the best deals.



Visit our Member Showroom at www.unitedpolicefcu.com. See what others have paid for the car you want – so you know if you're getting a good deal. Local certified dealers compete for your business – driving down the price on your choice of car.

Easy steps to a great car deal:

1. Get your car loan pre-approved with us. Take advantage of our super low rate financing starting at just **1.49% APR***.
2. Visit our Member Showroom. Research a new car based on your preferences or search thousands of pre-owned inventory and see dealer-guaranteed prices.
3. Get your exclusive pricing and print your Guaranteed Savings Certificate; present it to your dealer along with your credit union pre-approved financing for an easy and hassle-free car buying experience.

SPECIAL PERKS come with your credit union car loan:

FREE MyEZCar Care a total package of car owner benefits

FREE One Year Roadside Assistance – covers the entire family**

Don't pay too much for your next vehicle. Before you head to the dealer, visit our Member Showroom for great savings and easy shopping.

*Annual Percentage Rate. Subject to credit union lending guidelines. **Certain restrictions apply.

Protection from the High Cost of Car Repairs

Your credit union partners with IWS to provide you with affordable extended warranty coverage for your vehicle. With an IWS Vehicle Service Agreement, you can protect yourself from unexpected, high cost repairs as well as increase the resale value should you choose to sell your car.



Some of the many benefits of an IWS extended warranty include:

- Low deductible
- Towing (\$100 max per claim)
- Car rental up to \$500 (10 days)
- Nationwide protection
- And so much more

New Upgrade and Enhancements

New features of the program provide for expanded eligibilities to cover more vehicles and for longer terms. That means you can protect your investment against the rising cost of major car repairs.

For a quick quote or more information, see us today.

Coming Soon...

Deposit Checks with Your Smartphone!

No extra trips. No lost lunch hour. You'll soon be able to make check deposits to your credit union account with a click of your smartphone's camera. Fast and easy! Be on the lookout for this new convenient service.



www.unitedpolicefcu.com

Start Saving for a Secure Future Today with an IRA

When is the best time to start thinking about the future? Today. Your secure retirement begins with an IRA. The sooner you start saving, the more you'll have to enjoy later when you need it. It's never too early to start planning for the retirement you want.

Invest in your future and save on taxes now. Most taxpayers can still deduct all or part of their IRA contributions. And, you earn tax-deferred dividends on all your IRA deposits—right up to the time you begin withdrawing funds.

Save the way you want. Choose a Traditional, Roth or Coverdell Education Savings Account IRA. There are no account maintenance fees. And your IRA funds are separately insured up to \$250,000.

It's easy to get started. All you need to get your future started is a \$25 deposit. Open your account with whatever amount you want, add to your IRA every pay period and earn an attractive dividend.

Make a plan to build on a secure future. We're here to help with a variety of attractive IRA options to get you there.



Seven Rules for Successful Money Management

Always remember that the most important factor in using money wisely is not how much money you make, but how you manage your spending! Here are seven rules that can help you achieve financial success.

- 1** Arrange a family system for handling money and make certain that everyone in the family is involved and understands it.
- 2** Make a spending plan suited to your own income and needs.
- 3** Decide on your family's most important goals.
- 4** Plan ahead for the entire year. A financial picture of your entire year will be a great guide and can help to meet your family's financial goals.
- 5** Include all of your income and expenses. Keeping receipts will help you track what you spend more accurately.
- 6** Use credit wisely. Responsible use of credit cards will help you establish a solid credit rating and avoid financial problems.
- 7** Pay yourself first by trying to save 10% of your income. If you can't afford 10%, start with a smaller amount.



Need help getting started? As a member of United Police Federal Credit Union, you can take advantage of the **GreenPath** program, a **free** financial education and counseling program. To contact a GreenPath counselor, call 1-877-337-3399 or for more information, visit us online, click on Special Offers and then on the Greenpath logo.

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