



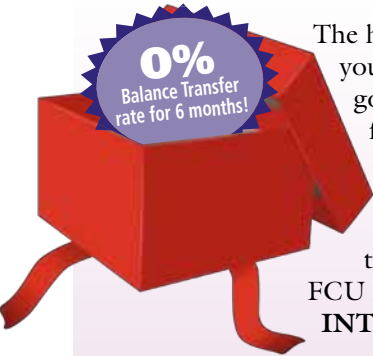
"Member Value at Its Best"

Financial Beat

Published for Members of United Police Federal Credit Union

Winter 2013

Wrap Up Your Bills and Pay 0%!



The holidays are over but the bills you racked up paying for all that good cheer may just be starting to flood your mailbox. Pay off all your high interest credit cards that you've accumulated over the holidays by consolidating them onto a United Police FCU MasterCard – and **PAY NO INTEREST FOR SIX MONTHS!**

That's right ... transfer balances from other lender's credit cards and store charges to your credit union MasterCard and pay 0% APR for six months!* Plus, there are no balance transfer fees! And the best news, after 6 months, your rate still stays low ... as low as 8.9% APR!*

Wrap up your credit card balances and move them to your United Police FCU MasterCard. It's easy. Visit us online at www.unitedpolicefcu.com or stop by our office for a Balance Transfer Request Form. Don't have our MasterCard? Apply today and enjoy a great credit card that saves you money.

**0% Introductory APR for the first six (6) months. When the introductory period expires, the APR on existing balances will continue until paid off. Subject to credit union lending guidelines.*

Open the Door to Home Ownership

The Best Time to Buy Is Now ...

The real estate market is edging toward recovery, which means it's a great time to buy a home before prices – and record-low interest rates – go up. And our door is wide open for you to cash in on super low rates on your first mortgage!



Whether you're a first time homebuyer, an empty nester, or part of a growing family, we want to make the process of buying a home or refinancing your mortgage as simple and stress free as possible. Our Mortgage Representative, Jackie Hernandez of Hamilton Group Funding Inc., will take you step by step through the home loan process. Let Jackie apply her knowledge and know-how to your home buying experience and find the mortgage option that works best for you.

The best time to get your foot in the door of a new home is now! Call Jackie today to set up an appointment at 305-439-4796 or email jackie.hernandez@hgfloans.com. For more information, visit www.jackiehomeloans.com.

Time for an Upgrade?

Want to ride into the New Year in a new car? This is the perfect time to upgrade your vehicle with a car loan from United Police FCU. Our incredibly low auto financing rates will put you behind the wheel with affordable monthly payments.

- Rates as low as **1.49% APR*** for new AND used cars
- Get pre-approved for more negotiating power
- No application fees or pre-payment penalties

Already financed somewhere else? Move your car loan to United Police FCU and put more cash in your pocket.

- Refinance rates as low as **1.49% APR***
- Lower your monthly payments
- Get **\$200 cash** when closing on your refinanced car loan!**

Upgrade to the vehicle of your choice or bring us that car loan from another lender – either way you'll experience some of the lowest rates and biggest savings.

But don't wait ... we can't guarantee these rates for much longer! Apply today. Complete a loan application online at www.unitedpolicefcu.com, call us or stop by our office.

**Annual Percentage Rate. Subject to credit union lending guidelines. Certain restrictions apply. 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 with United Police FCU.*



Annual Meeting Scheduled

Mark your calendars now for the **2013 Annual Meeting** of United Police FCU.

At this important event, you will hear about the credit union's past accomplishments, present activities and future plans. This is your chance to help shape the future of YOUR credit union.

We hope to see you there!



Date:
January 30, 2013

Place:
400 N.W. 2nd Ave.
Miami, FL 33128

Time:
1 p.m.

Mobile Banking: Keep Moving & Keep in Touch with Your Money

Whether you're out running errands, or out of town, enjoy the peace of mind in knowing that your credit union account information is as close as your smart phone with **FREE*** mobile banking.

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



Mobile banking is safe and secure. Passwords and account information are never stored on your phone.

Access your credit union accounts anytime, anywhere with your smart phone. Just logon to your online banking account from your personal computer and follow the easy instructions.

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

Fee Schedule Changes Effective 2/15/13

Holiday and Vacation Club Savings Account Non-Scheduled withdrawal	\$20.00
Replacement of ATM and/or Debit Card	\$10.00 per card per incident
No Hassle Loan Program Application Fee.	\$20.00
Return mail fee (per month)	\$7.50
Statement Copy	\$5.00 each
Domestic Wire Transfers	\$25.00
Loan Modification.	\$50.00 (vehicle/personal loans) \$75.00 (mortgage loans)

12285-News-1212



Mailing Address: P.O. Box 012439 • Miami, FL 33101-2439
Main Office: 400 N.W. 2 Ave., Suite 309 • Miami, FL 33128-1786
Miami Beach Branch: 1100 Washington Ave., #110 • Miami Beach, FL 33139
PHONE: 305-329-1400 • Toll Free: 1-800-609-3277
 (outside of Dade and Broward counties)
FAX: 305-329-1380
WEB SITE: www.unitedpolicefcu.com

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

SUPERVISORY COMMITTEE: Jorge Martin, Chairperson • P.O. Box 016818 • Miami, FL 33101-6818

