



*"Member Value at Its Best"*

# Financial Beat

Published for Members of United Police Federal Credit Union

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## Get More from Your Car Loan



Not only does a car loan from your credit union feature some of the lowest rates you'll find anywhere, it also comes with special perks that you won't find just anywhere.

**Incredibly LOW rates  
as low as 1.49% APR\***

Buying a new or pre-owned vehicle? Get a car loan with us at rates that start at just 1.49% APR.\*

Already have a car loan with another lender? Bring it here. That smart move could end up saving you hundreds, even thousands, of dollars over the life of your loan and lower your monthly payment.

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

### FREE MyEZCar Care

Enjoy a total package of car owner benefits including:

- Discounts on auto repair, services and maintenance
- Discounts on car rentals and vacation spots
- FREE Electronic Glove Box tracks your car's records such as maintenance and mileage

### FREE One Year Roadside Assistance

- Enjoy peace of mind on the road
- Towing, jump starts, tire changes and more
- Covers the entire family\*\*

Applying for your car loan is so easy. Just log on to [www.unitedpolicefcu.com](http://www.unitedpolicefcu.com) and complete a loan application online. Or stop by our office.

## Introducing...

## An Extraordinary Online Auto Buying Service



It starts with finding the perfect car - in minutes. Connect with your next new or pre-owned vehicle online by shopping our Member Showroom. Browse at your convenience, from anywhere at any time.

- View thousands of new and used vehicles
- See what others paid for the car you want
- Access unlimited Price and Market Reports
- Compare features, view photos
- Check your trade-in value
- Arrange your auto financing

Local certified dealers compete for your business so you can lock in the best offer with no hassle. Get your Guaranteed Savings Certificate and your financing pre-approved before you even set foot into the dealership. Save time and money.

Log on to [www.unitedpolicefcu.com](http://www.unitedpolicefcu.com), enter our Member Showroom and start shopping for a great deal on your next new or used vehicle.

## Keep Your Online Banking Account Secure

Your credit union takes online banking security seriously. That's why we encourage you to use a strong and unique login ID and password when you log into your online (home) banking account. With your account number or password, someone could gain access to your accounts, transfer funds, and steal your money.



Do not use your account number or easily available information such as your mother's maiden name, your birthday, part of your social security number, etc.

Defend against identity theft and fraud. Visit us online at [www.unitedpolicefcu.com](http://www.unitedpolicefcu.com), log in to your online banking account and change your login information if you are currently using your account number or other easily available information to access online banking.

[www.unitedpolicefcu.com](http://www.unitedpolicefcu.com)

## In-Person Convenience



There are over 5,100 CO-OP Shared Branches available to serve you. With the CO-OP Shared Branch network, credit unions from all over the country share branches to provide you with thousands of convenient locations. Many are even open on Saturdays.

Whether you are far from home or just across town...retired or relocated...you can do most of your United Police FCU transactions at a CO-OP Shared Branch, including:

- ✓ Get cash withdrawals
- ✓ Deposit to your account
- ✓ Get account information
- ✓ Make loan payments
- ✓ Transfer money
- ✓ And more!

To use a CO-OP Shared Branch, you will need:

- Your credit union's name
- Your account number
- Valid photo identification



To find a CO-OP Shared Branch near you, visit us online at [www.unitedpolicefcu.com](http://www.unitedpolicefcu.com) and click on Find a Shared Branch Location under the Self Service Center or give us a call.

## Read & Win Newsletter Contest

Enter for your chance to win a \$25 Gift Card!



Simply read the newsletter and correctly answer the following questions. Then return the form to our office or email the answers to: [memberservices@unitedpolicefcu.com](mailto:memberservices@unitedpolicefcu.com). Be sure to include your name and phone number. Entries must be received by April 30, 2014.

Three winners will be randomly selected from among the correct ones received. You must be a member to win.

1. All United Police FCU auto loans come with free \_\_\_\_\_ and free \_\_\_\_\_.
2. With our online auto buying service, you get Guaranteed Savings when you shop our \_\_\_\_\_.
3. Use a \_\_\_\_\_ and \_\_\_\_\_ login ID and password when logging into your online banking account.

\_\_\_\_\_  
Name

\_\_\_\_\_  
Address

\_\_\_\_\_  
Phone Number

\_\_\_\_\_  
Email address

\_\_\_\_\_  
Account number

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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](http://www.unitedpolicefcu.com)

BOARD OF DIRECTORS: Wanda Gilbert, Chairperson • Sabrina Jackson, Vice-Chairperson  
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Chiquita Thomas • Jerry Lynn DellAmico  
P.O. Box 016818 • Miami, FL 33101-6818

