



**UNITED POLICE
FEDERAL CREDIT UNION**

"Member Value at Its Best"

Financial Beat

Published for Members of United Police Federal Credit Union

Winter 2015

You've Got Room to Grow with a Home Equity Loan

Grow it forward—
learn how your home can make it happen with a home equity loan.

Your home is an investment that keeps growing when you know how to make it work for you. Whether it's renovations, college education, bill consolidation... cash for any purpose—being a homeowner makes it possible to get money to grow with.

We'll Cover the Closing Costs!

To make our home equity loans even more affordable, United Police FCU **will pay up to \$1,000 in closing costs** for an initial draw of \$30,000 or more at closing.



A Loan for the Way You Live

Second mortgages and home equity lines of credit offer different advantages depending on your needs. Select the option that works best for you.

Grow Your Own Way

Choose from two ways to branch out and get the most from your home's equity. With no closing costs up to \$1,000! Whether you want predictability or flexibility, both types of loans allow you to borrow money at a low rate for

any purpose.

Ask us today about how one of our home equity loans can help you grow in any direction you want!

Second Mortgage

With a second mortgage, your money is distributed as a lump sum and you have low, fixed monthly payments for the duration of the loan.

- ▶ Rates low as 2.99% APR*
- ▶ Terms up to 15 years
- ▶ Borrow up to \$50,000 (minimum \$10,000)
- ▶ Loan to Value ratio of up to 75%

Home Equity Line of Credit (HELOC)

A HELOC is a line of credit you can draw from time and time again, without having to redo the paperwork. You can take as little as you want or maximize the entire credit line over and over.

- ▶ Variable rates are based on prime*
- ▶ Terms up to 15 years
- ▶ Borrow up to \$50,000 (minimum \$10,000)
- ▶ Loan to Value ratio of up to 75%

**Subject to credit union lending guidelines.*

Make Deposits Anytime, Anywhere

Save a trip to the credit union and deposit checks from your mobile device right into your United Police FCU checking account.

It's easy and convenient:

- Endorse your check
- Choose the checking account to receive the deposit
- Snap a picture of the front and back of the check
- Submit the deposit

If you're enrolled in mobile banking, you can easily sign up for mobile deposits. See a Member Service Representative for details today.



The Right Reasons to Make the Switch Now

Got old debt in the new year? If those holiday charges are piling up and you used high interest store and bank cards, we're making it really easy to take control of your credit card costs.

Transfer those balances to your United Police FCU Platinum MasterCard and pay 0% for the first 6 months with no balance transfer fees. But the savings don't just stop there. After the introductory period, you'll get these benefits:

- Rates as low as **8.9% APR***
- Same **LOW RATE** for purchases and cash advances
- **NO** annual fee
- **NO** cash advance fees
- **NO** balance transfer fee

0% APR*
**Platinum
MasterCard**
on **ALL** Balance
Transfers for the
First 6 Months



Lower your cost of old debt with a credit card designed to always save you money. There are no better reasons to make the switch now. To apply for a Platinum MasterCard, complete a loan application online or stop by our office today.

*Annual Percentage Rate. Subject to credit union lending guidelines. 0% APR offer applies to new MasterCard accounts only.

Join Us at the Annual Meeting



As a member owned not-for-profit financial cooperative, we invite you to join us for the 2015 Annual Meeting. Come exercise your membership right to help determine

how your credit union is run. Get an update on its past year activities, successes and financial performance. Learn about the future direction of YOUR Credit Union.

DATE: January 28, 2015

PLACE: City of Miami Police College

TIME: 1:00 p.m.

Your Board of Directors and credit union team look forward to welcoming you at the Annual Meeting.

Too Much Holiday Spirit?

Did you spend more than you planned for this past holiday season? If playing Santa has stretched your budget, you deserve a break! That's why we're offering Skip-A-Pay.



As a member in good standing with all loans current, you may skip a loan payment! Whether it's extra cash for a car repair, tax bill, medical expense or you just need the peace of mind of a month without a payment, for a small fee of just \$35, you can take a break.

So if too much holiday spirit left you with too little in your wallet, talk to a Member Service Representative today about Skip-A-Pay.

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