



**UNITED POLICE
FEDERAL CREDIT UNION**

"Member Value at Its Best"

Financial Beat

Published for Members of United Police Federal Credit Union

Winter 2012

Bundle Up Your Holiday Bills



If you charged up some holiday cheer with store charges and bank credit cards, then bundle up those bills and transfer your high interest rate balances to a United Police FCU MasterCard. You'll not only save money in finance charges, but you'll have just one easy payment to make each month.

- **0% for the first six months on balance transfers**
- **Fixed rates as low as 8.9% APR***
- **No balance transfer fees**
- **No annual fee**
- **No cash advance fees**
- **And more!**

Bundle up those post-holiday bills into a neat little package with our MasterCard. And get on the right track to savings all year round by using our MasterCard whenever you need credit. Visit us online at www.unitedpolicefcu.com and apply today.

**Annual Percentage Rate. Subject to credit union lending guidelines.*

New Year, New Ride

Ring in the New Year behind the wheel of a new car with incredibly low financing rates from your credit union. Our used car loan rates are as low as our new car rates to ensure you get a great deal no matter what you're shopping for.



We'll help you steer into 2012 in the car of YOUR choice. Our low rates apply to any make or model you purchase! And, terms are flexible so you can keep your monthly payments affordable.

If the New Year has you shopping for new wheels, get your auto loan pre-approved with us today. Apply online at www.unitedpolicefcu.com.

**Annual Percentage Rate. Subject to credit union lending guidelines. Rate includes a .75% discount for an L-T-V of 90% or less, .25% for applying online and .25% for establishing auto pay/payroll deduction. Offer applicable to used vehicles 2007 and newer and 75,000 miles or less.*

Home at Last!

Now is a great time to buy a house. Whether you have owned a home previously, currently have one or are brand new to the mortgage process, you can come to your credit union for help finding the loan that suits your needs.

You'll find a wide array of home loan programs that include fixed and adjustable rates, lower closing costs, flexible terms and the friendly, professional assistance that you would expect at United Police FCU.

Today's historical low interest rates and favorable home prices have created great opportunities in the housing market. With experience and knowledge of how the home buying process works, our on-site mortgage representative, Jackie Hernandez, will guide you through the process. If you're thinking about buying a home, or want to refinance your current mortgage loan, call Jackie at 305-439-4796 (cell) today.



Better Checking ...

Better Check this Out



Need a good reason to move your bank checking account to United Police FCU? How about better checking at your credit union? Check this out:

- **No minimum balance requirements**
- **No monthly services fees**
- **No per check charges**

Still need to be convinced? Here are a few more good reasons to make the switch to a better checking account at your credit union.

- > **FREE unlimited ATM transactions at thousands of machines**
- > **FREE debit card access**
- > **FREE first box of standard checks**
- > **FREE online banking**
- > **FREE online bill payment**

Need more good reasons to switch to our checking account? How about all the money you'll save over the year in service fees? If you're fed up with bank checking, it's time you checked us out.

Annual Meeting Announcement



All members are invited to attend the Annual Meeting of United Police FCU.

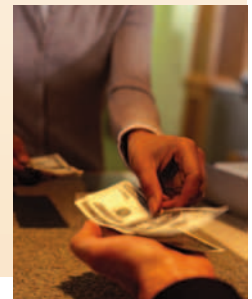
- DATE:** January 25, 2012
PLACE: City of Miami Police College
400 N.W. 2nd Avenue • Miami
TIME: 1 p.m.

At the Annual Meeting, reports will be given detailing last year's activities and progress as well as information regarding the credit union's plans for the coming year and beyond. This is a great opportunity to participate in decisions being made about YOUR credit union's future so be sure to join us. We look forward to seeing you at there.

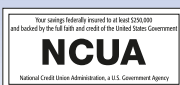
Over 4,400 Locations Nationwide to Serve You!

United Police FCU is part of a shared branching network, partnered with other credit unions across the country so you can conduct transactions in their branches just as if you were in a United Police FCU office. So whether you travel across town or across the country, chances are there is branch where you can make deposits, withdrawals, transfer funds and other routine transactions.

For a listing of locations, log on to www.unitedpolicefcu.com and click on *Shared Branch* under *Member Information*.



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