



**UNITED POLICE
FEDERAL CREDIT UNION**

"Member Value at Its Best"

Financial Beat

Published for Members of United Police Federal Credit Union

Fall 2012

Now You Can Bank On the Go!

With mobile banking you can bank on the go from your smart phone whenever and wherever you want.



- View account balances
- View account transactions
- Pay your bills
- Transfer funds between your accounts
- And it's free!*

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

To enroll, logon to your online banking account from your personal computer and follow the easy instructions.

Welcome yourself to the ease and convenience of managing your money on the go.

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

Our Holiday Loan is a Great Stocking Stuffer

Before you know it the holidays will be here ... and so will all the expenses that come with that time of year. But with our special Holiday Loan, you can have cash in hand and a few gifts tucked away before the season is officially here.



Borrow up to \$3,500

Choose your rate and term:

8.99% APR*
for 7 months

- or -

10.99% APR*
for 11 months

Use your Holiday Loan to pay for your gift-giving, entertaining and other expenses in cash instead of running up the balance on high-interest department store charges or other credit cards.

This is a limited time only offer. Visit us online at www.unitedpolicefcu.com and apply today.

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

Fall into a Great Deal

Celebrate the changing season by changing your vehicle! Whether it's a new car, or just new to you, now is the time to buy and take advantage of our record breaking low financing. With rates as low as **1.49% APR***, you'll have an affordable monthly payment that won't stretch your budget.

Financed elsewhere? You'll really fall for this deal! Refinance your car loan that is currently with another lender and receive **\$200** when we fund your loan.**

With end of year dealer clearance sales and our unbelievably low car loan rates, there's never been a better time to fall into a great deal if you're ready to purchase a vehicle. Before you head to the showroom, visit us online at www.unitedpolicefcu.com and get your financing pre-approved.

**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.*



Secretary's Message

An election will be held in January for two (2) positions on the Board of Directors. The position will be for a three year term.

A Nominating Committee has been appointed and will be accepting nominations. If a member wishes to run for an elected position, they must do the following: Obtain a petition from the Nominating Committee and obtain signatures from 1% of the members eligible to vote at the Annual Meeting. The petition must be returned to the Nominating Committee by **November 15, 2012**. Along with each petition, the member must include

a written statement of qualifications and biographical data. To be effective, petitions shall be accompanied by a signed certificate from the nominee stating they are agreeable to nomination and will serve if elected. All nominations will be posted in the credit union on **December 17, 2012**, for member review.

Should you have any questions or need further information, feel free to contact the Nominating Committee at P.O. Box 012439, Miami, Florida 33101-2439.

Sincerely,
Sabrina Jackson, *Secretary*

Daisy Ledo, Incumbent

Credit Union Experience

- Board of Director from 2005 - present
- Supervisory Committee Chairperson for two years
- Supervisory Committee member 2000 - 2005

Other Relevant Experience

- Conducted numerous loan, teller, vault, general audits and provided recommendations concerning the quality and effectiveness of daily operations
- Ensured internal controls were maintained in accordance with our policies and procedures
- Attended various credit union seminars, conferences and strategic planning sessions
- Condominium Association Board Treasurer

Education

- A.A. in Business, Miami Dade Community College
- B.A. in Business, St. Thomas University
- Successfully completed the Supervisory Committee Volunteer Achievement Program
- Continuing education of the Board of Director Volunteer Achievement Program

Goals

- Provide professional quality customer service to the members of the credit union and establish safe practices to safeguard members' assets
- Identify, manage and control the amount of risk the credit union assumes as part of normal operations, while ensuring adequate earnings and net worth
- Provide for growth that is sound, profitable and balanced without sacrificing the quality of service
- Provide competitive low interest loan rates

Wanda Gilbert, Incumbent

Credit Union Experience:

- Board of Director approximately 18 years
- Vice Chair of the Board from 1999 - 2008
- Secretary for the Board for three years
- Treasurer for the Credit Union
- Chairperson for policy reviews and credit committee
- Member of the Supervisory Committee

Other Relevant Experience

- Attended numerous credit union conferences, training, seminars and planning sessions
- Conducted numerous teller, vault and general ledger audits
- Conducted numerous loan and mortgage reviews
- Financial Secretary for the Greater Miami Continental Societies of Women

Education

- A.A. in Sociology, Miami Dade Community College
- B.A. in Sociology, University of Florida
- M.P.S. in Executive Management, St Thomas University
- Certified Crime Intelligence Analyst, Homeland Security
- Attended conferences in fraud, lending and national director training
- Successfully completed the Volunteer Achievement Program
- Successfully completed the Bank Secrecy Act Program
- Successfully completed the Industry and Regulatory Update and Financial Training

Goals

- Continue to provide premier financial services to members of the credit union while ensuring integrity and compliance with the mandatory regulations
- Provide members with friendly professional services, low interest rates on loans, and high dividends
- Continue to ensure all policies and regulations are being adhered to by the credit union employees, Board of Directors and Committee members
- Continue the growth of the credit union and ensure it is a sound institution

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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

