



"Member Value at Its Best"

# Financial Beat

Published for Members of United Police Federal Credit Union

Spring 2013

## Hit the Auto Loan Refi **Jackpot!**



- \* Rates as low as **1.49% APR\***
- \* **\$200** cash bonus\*
- \* Lower monthly payments

## Go for the **BIG Payout**

Our auto loan refinance members have saved big money in finance charges over the term of their loans. Here are some typical savings:

Monthly Payments Before Refi	Payments After	Total \$ Savings
\$493	\$419	\$ 2220 + \$200 bonus
\$412	\$403	\$ 540 + \$200 bonus
\$414	\$257	\$ 10,362 + \$200 bonus
\$534	\$366	\$ 11,088 + \$200 bonus
\$361	\$359	\$ 120 + \$200 bonus

When you refinance your car loan from another lender with us, you'll feel like you hit the jackpot. That's because you'll not only be driving the same car for less and pocketing more money every month, but we'll even give you \$200 cash.

## Free **Auto Loan Check-Up**

How much money can we save you? Call us or come in for a free auto loan check up. A few minutes of your time can end up saving you hundreds – even thousands – of dollars.

To apply for your auto loan refinance, complete a loan application online at [www.unitedpolicefcu.com](http://www.unitedpolicefcu.com), call us at 305-329-1400 or stop by our office.

\*Annual Percentage Rate. Subject to credit union lending guidelines. \*\*Minimum finance amount \$10,000 to receive \$200 cash offer. Offer does not apply to car loans currently financed with United Police FCU.

## On the Go? Stay Connected!



As long as you have your mobile phone with you, you have your credit union account with you, too. It's just that convenient to check your balance or make a quick fund transfer, even pay your bills. No matter where your travels take you, our mobile banking service keeps you connected to your funds anytime, anywhere. And it's free.\*

Mobile banking puts the control over your money right in your hands, safely and securely. Passwords and account information are never stored on your phone.

To easily manage your finances with mobile banking, 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.

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

## Minimize Your Mortgage, Maximize Your Value

First buy or refi, it's time to cash in on the lowest mortgage rates in years by acting quickly. Rates are low and home prices are very reasonable, but will soon be on the rise. Timing is everything when it comes to getting the right house at the right price.

We understand that real estate loans can be confusing. That's why we've partnered with Mortgage Representative Jackie Hernandez of Hamilton Group Fund Inc. She can help you with all of your mortgage needs, from home purchasing to refinancing...from pre-qualification through closing.

If you're ready to make the move, we're ready with loans that will minimize your mortgage payment and maximize value. Let Jackie find the mortgage option that works best for you. To arrange an appointment, call Jackie at 305-439-4796 or email [jackie.hernandez@hgfloans.com](mailto:jackie.hernandez@hgfloans.com). For more information, visit [www.jackiehomeloans.com](http://www.jackiehomeloans.com).



*My experience with Jackie Hernandez at the credit union was above and beyond my expectations. I received excellent and honest advice throughout the entire process. Jackie was available to answer any questions or concerns I had, even on the weekends. I am extremely satisfied with the service, product and rate I received and I would definitely recommend all my friends, family and fellow police officers to Jackie Hernandez and the credit union for their mortgage financing needs.* — Member Sgt. Freddy Cruz

## It's Time to Share

Since 1936, United Police Federal Credit Union has exclusively served the law enforcement community and their families. We have always put members' interests first by providing a financial institution that stands for YOU.

Where else can you get great savings and loan programs, low or no fees and various other benefits and "freebies" designed with you in mind? It's time to deepen our relationship. Share the advantages of United Police FCU membership with your fellow law enforcement co-workers, friends and family. Together we're stronger.



## Last Chance! Tax Loan

If your tax bill is higher than you expected, we're here to help with our special Tax Loan.

- Borrow up to \$3,500
- Rates as low as **8.99% APR\*** for 7 months
- Rates as low as **10.99% APR\*** for 11 months



Offer ends April 15, 2013.

\*Annual Percentage Rate. Subject to credit union lending guidelines. Applies only to payments made through automatic transfer or payroll deduction.

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