



**UNITED POLICE  
FEDERAL CREDIT UNION**

*"Member Value at Its Best"*

# Financial Beat

Published for Members of United Police Federal Credit Union

Summer 2013

## You Go, We Go— Mobile Banking On the Go

Wherever your summer plans take you, keep tabs on your credit union accounts with our free mobile banking. We go where you go. Access through your mobile phone means you travel light but stay connected to your accounts!

With Mobile Banking you can:

- View account balances
- View account transactions
- Transfer funds between your accounts
- Pay your bills
- And more!



Manage your finances anywhere, anytime. Mobile banking provides secure, fast, easy access on the go. Before you go, get connected to mobile banking at [www.unitedpolicefcu.com](http://www.unitedpolicefcu.com). Just logon to your online banking account from your personal computer and follow the easy instructions.

## Get Carried Away This Summer

Ready for some summer fun? Carry the card that makes it more affordable for you to get a little carried away. For vacation or a "staycation", our credit card allows you to enjoy your summer more affordably. Carry the card with benefits that include:

- Rates as LOW as 8.9% APR\*
- SAME low rate for purchases and cash advances
- Interest-FREE grace period on purchases
- NO annual fee
- NO cash advance fees

### 0% APR for the first six months for balance transfers

Save more all year starting now. You can move balances to your new credit card and pay 0% for the first 6 months! Plus, there are NO balance transfer fees.

Before you carry on with your summer plans, apply for your United Police FCU MasterCard today.

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



## Did the Dealer Take You for a Ride?



Financed your vehicle at the dealer? And now you're thinking just maybe those monthly payments are a little more than you bargained for? Call us or come in for a free auto loan check up. Let's see how much money we can save you.

Refinance your car loan that's with another lender at your credit union and you'll receive:

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

Why pay a higher finance charge when you don't have to? Plus, we'll put an **instant \$200 cash in your pocket** with your refinanced car loan!\*\*

When you're ready to purchase your next new or used vehicle, don't let the dealer take you for a ride. Get your loan pre-approved with us first and then shop with the negotiating power of cash. Apply online at [www.unitedpolicefcu.com](http://www.unitedpolicefcu.com), call us at 305-329-1400 or stop by our office.

And, if you already financed your car somewhere else, bring it to us and we'll do the math, showing you just how much money you could be saving every month.

\*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.

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

## Sharing Is Caring.

Use Shared Service Centers Wherever You Go!

When you can't get to our office and you need to make an in-person transaction, you're still in good hands when you access a shared service center. Sharing in this extended network of over 5,000 credit unions nationwide helps us look out for our members wherever they go.



So if you're traveling this summer, it's good to know you can walk into any shared service center and make routine transactions just as if you were in your home branch of United Police FCU.



And with the hurricane season here, it's a good idea to have a backup plan "just in case". Prepare now by locating the closest shared service centers to you in case our credit union office was affected by a storm. Visit us online at [www.unitedpolicefcu.com](http://www.unitedpolicefcu.com) and click on Find a Shared Branch Location under Self Service Center.

## Mortgage Rates are Climbing

Historical low mortgage rates have started to inch up a little. If you've been considering purchasing a home or refinancing your current mortgage, act now before rates climb higher.



United Police FCU can help you take advantage of today's low rates that could save you money. We're partnered with Mortgage Representative Jackie Hernandez of Hamilton Group Fund Inc. to bring you a variety of mortgage programs featuring low closing costs, great rates and fast closings. There's no better place to put your mortgage than in the hands of people you know and trust.

With mortgage rates on the rise, don't delay your home purchase or mortgage refinance. For an appointment, call Jackie at 305-439-4796 or email [jackie.hernandez@hgfloans.com](mailto:jackie.hernandez@hgfloans.com). Visit [www.jackiehomeloans.com](http://www.jackiehomeloans.com) for more information.

## Pay Your Bills On Time Online

If you're taking off on vacation, now there is one less thing to worry about – paying your bills. With our free bill pay service, you can pay your bills online, on time, anytime. Forget about writing checks, buying stamps and trips to the post office. Enjoy the convenience of bill pay.



Visit just one site ([www.unitedpolicefcu.com](http://www.unitedpolicefcu.com)) to pay virtually any bill – no additional websites or user names and passwords to remember.

Schedule one-time or recurring payments (mortgage, utilities, insurance) – you'll be assured of timely payments.

Make payments in minutes – pay who, when and how much you want easily and safely.

Enjoy your summer beach vacation or tour your favorite state without concerns about paying your bills on time. Enroll in free bill pay before you take off. Just visit [www.unitedpolicefcu.com](http://www.unitedpolicefcu.com) and follow the easy instructions for Online Bill Payment.

And remember, for those on the go, try our Mobile Banking App complete with Bill Payment.

## Take a Break!

Get away from it all! Finance your fun with our special Vacation Loan.

**LOW 8.99% APR\***

for 7 months

- or -

**10.99% APR\*** for

11 months

Borrow up to **\$3,500**



**Hurry!** This is a limited time offer. Apply now – online, by phone or stop by our office today.

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

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