



**UNITED POLICE
FEDERAL CREDIT UNION**

"Member Value at Its Best"

Financial Beat

Published for Members of United Police Federal Credit Union

Fall 2014

Holidays Sneaking Up On You?

Before you know it, the holidays will be here. That can mean lots of fun...and expenses too. Whether it's special gifts, entertainment, travel to see friends and family, our Holiday Loan can help. Borrow up to \$3,500 and you can even choose your rate and term.



This is a limited time offer – November and December only! Ease the stress of the season and get ready to apply for our Holiday Loan special online at www.unitedpolicefcu.com or stop by our office.

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

Deposit Checks with Your Smartphone

Make deposits right into your credit union checking account with the snap of your smartphone's camera.

With mobile deposits you can:

- Save yourself a trip to the credit union. No more lines, no more deposit slips, and no more working your schedule around our hours.
- Select the eligible checking account to which you would like to deposit your check.
- Snap a photo of the front and back of your endorsed check to securely submit it for deposit.

Make deposits whenever you want, 24 hours a day. **Whether you're at home or moving around, getting your check into your account is just a snapshot away!**

If you're enrolled in mobile banking, signing up for mobile deposits is a snap too. See a Member Service Representative for details today.



Holiday Club Savings:

Just When You Need It Most



If you planned ahead and saved all year round with a United Police FCU Holiday Club account, you've got money coming your way just when you'll need it most. Right in time for the holidays your Club funds, plus dividends, will be transferred to your savings account on November 1st. You'll be all set to hit the malls for those pre-season sales.

If your budget will be feeling the pinch, open a Holiday Club account today so you'll have the extra holiday cash available next year, just when you'll need it most.

- Save for your holiday expenses all year round
- Set-up automatic or payroll deposits and the hard work is done for you
- Funds are distributed November 1st each year to kick off the holiday season
- Account even renews automatically for your convenience

www.unitedpolicefcu.com

Secretary's Message

An election will be held in January, 2015, 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**

26, 2014. 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 22, 2014**, 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, **Daisy Ledo**, Secretary

Sabrina Jackson, Incumbent

Credit Union Experience:

- Vice-Chairperson 2013 – present
- Chairperson January 2011 – 2012
- Vice Chairperson 2007 – 2010
- Secretary Board of Directors for 3 years
- Supervisory Committee Chairman for 3 years
- Supervisory Committee Member 1994 – 2002

Other Relevant Experience:

- Licensed Florida Realtor
- Member Fraternal Order of Police (Retiree)
- Bookkeeping Clerk Skylake State Bank
- Collector for Citibank, MasterCard and Visa

Education

- Gold Coast School of Real Estate
- Miami Dade Community College – 2 years
- Volunteer Achievement Program
- Attended numerous Credit Union and Fraud Conferences
- Numerous courses dealing with Financial and Operational Management of Credit Unions

Affiliations

- National Credit Union Association
- Florida Credit Union League
- National Association of Realtors
- Florida Association of Realtors
- Florida Association of Notaries
- South Broward Board of Realtors

Goals

- Ensure the Credit Union is financially sound
- Provide friendly, professional and needed services
- Provide low interest rates on loans, high dividend rates and continue to issue annual rebates
- Ensure that all policies and regulations are being adhered to
- Ensure that the Board of Directors and Management are meeting required financial reporting objectives and establishing practices to continue to safeguard member's assets

Hector Mirabile, PhD, Incumbent

Credit Union Experience:

- Chairperson of the Board of Directors: 2007, 2011, 2014
- Treasurer of the Board from 1993-2006
- Secretary for two years
- Chairperson of the Supervisory Committee
- Board of Directors approximately 19 years

Other Relevant Experience

- City Manager from 2010-2012
- Treasurer of the Hispanic Office Association & Past Board Member
- President of the Florida Chapter of the Hispanic American Police Command Officers Association
- Attended numerous credit union conferences, seminars, and planning sessions.

Education

- PhD. Capella University
- Graduate of the U.S. Army War College
- Master in Strategic Studies, U.S. Army War College
- Master in Business Administration, Barry University
- BA in Accounting, Biscayne College
- AA in Accounting, Miami Dade Community College

Goals

- Provide premiere financial services to the members of the credit union while ensuring integrity and compliance with regulations
- Provide full spectrum of Internet banking services
- Ensure the security of all Credit Union Assets

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Mailing Address: P.O. Box 012439 • Miami, FL 33101-2439

Main Office: 400 N.W. 2 Ave., Suite 309 • Miami, FL 33128-1786

Miami Beach Branch: 1100 Washington Ave., #110 • Miami Beach, FL 33139

PHONE: 305-329-1400 • Toll Free: 1-800-609-3277
(outside of Dade and Broward counties)

FAX: 305-329-1380

WEB SITE: www.unitedpolicefcu.com

BOARD OF DIRECTORS: Hector Mirabile, Chairperson • Sabrina Jackson, Vice Chairperson
Daisy Ledo, Secretary • Martin Zirk, Treasurer • Wanda Gilbert, Director

SUPERVISORY COMMITTEE: Jorge Martin • Martha Carbana • Sheila Cockfield
Chiquita Thomas • Jerry Lynn DellAmico
P.O. Box 016818 • Miami, FL 33101-6818

