



"Member Value at Its Best"

Financial Beat

Published for Members of United Police Federal Credit Union

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Post-Holiday Credit Card Bills Got You Down?

Did you use bank credit cards and store charges for your holiday shopping? And now your mailbox is filling with high interest credit card bills? Then transfer those balances to your United Police FCU MasterCard and pay 0% for six months!



That's right ... pay **0%** interest – nothing – for the first six months and pay **\$0** – nothing – to transfer those balances!

Keep the savings going after the 0% introductory rate is over with rates as low as 8.9% APR.* Plus enjoy these benefits:

- **SAME** low rate for purchases and cash advances
- **Interest-FREE** grace period on purchases
- **NO** cash advance fees
- **NO** balance transfer fees

So if post-holiday credit card bills are getting you down, get up and save money! Apply for a United Police FCU MasterCard now. Just log on to www.unitedpolicefcu.com and complete a loan application.

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

Retiring? Don't Leave Us Behind!

Lifetime membership is our policy. There's no need to leave United Police FCU behind and the relationship you built with us. We understand the unique needs of our members better than any other financial institution because we are dedicated to only serving law enforcement members (just like our name says).

You can easily continue to take advantage of our low cost loans, savings programs, and many other valuable benefits along with free 24/7 online banking, bill pay, mobile banking and phone banking.

Just because you are retiring from your job, doesn't mean you have to retire from your credit union. "Once a member, always a member."



Over 5,000 Branches to Serve You!

At United Police FCU, we understand the importance of convenience. That's why we are partnered with credit unions through a CO-OP Shared Branch network (formerly CU Service Centers), allowing you access to your accounts throughout Florida and across the nation.

It's perfect if you're traveling on vacation or if you're relocating out of our area. There are over 5,000 branches nationwide where you can conduct routine transactions in person, just like you would if you were in our office. And with so many locations, you'll find branches with extended and Saturday hours.

- Make deposits and withdrawals
- Transfer funds
- Get balances
- Make a loan payment
- And more!

Be sure to bring along a valid ID and your United Police FCU account number when you visit a shared branch.

For the location nearest wherever you are traveling, log on to www.unitedpolicefcu.com and click on [Find a Shared Branch Location](#) under the [Self Service Center](#).



www.unitedpolicefcu.com

Don't Miss It... Annual Meeting Scheduled

DATE: Wednesday, January 29, 2014
PLACE: City of Miami Police College
TIME: 1:00 p.m.

The Annual Meeting is your once a year opportunity to get together with fellow members, your elected Board of Directors who set the direction for the credit union and staff and hear about the financial status of your credit union, review the events of the past year and learn about important changes taking place.

We look forward to seeing you there.



Exercise Your Account... And Avoid a Fee!

Has your account fallen asleep from lack of activity? If you have a share account that has had no activity for the past 12 months, it is considered a "dormant" account.



We would much rather our members take advantage of our services than charge them a fee for inactivity. And, with all that your credit union has to offer, it's an easy fee to avoid.

Just exercise your account, give it some activity – make a deposit, withdrawal or transfer on an annual basis to avoid a dormant account fee.

Who Will Get Your Money?

Is the joint owner or beneficiary you designated on your credit union account correct? Designating joint owners and beneficiaries is an easy way to pass your assets to your loved ones upon your death. But this only works if your information is current.

When beneficiary information is outdated it can cause many problems. According to the law, assets in these accounts must revert to the person(s) named on the account agreement. So if your beneficiary was deceased, you got remarried, or any other circumstances changed, then whoever

you would have wanted to leave your assets to would not be on the receiving end.

We know life is busy. But taking a little time to make sure you have updated your joint owners and beneficiaries on your account should be a high priority, especially if you have had a major life change such as marriage, birth of a child, death of a spouse or a divorce.

If you would like to change your beneficiary, or remind yourself of the recipient(s) of your credit union account, stop by our office or call us today.



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