

# EXTRA CREDIT



Published for Members of Miami Federal Credit Union

Winter, 2012

## New Year CELEBRATION Used Auto Sales Event

### January 2-31, 2012

Miami Federal Credit Union members, start the New Year off right with the New Year Celebration Used Auto Sales Event.

Great prices on more than 120 makes and models, including:



'10 Dodge Grand Caravan SXT  
36,000 - 42,000 miles  
**\$16,499<sup>1</sup>**



'11 Toyota Camry LE  
30,000 - 36,000 miles  
**\$16,699<sup>1</sup>**

Visit [www.miamifcu.org](http://www.miamifcu.org) or call 305.377.1017 to get pre-approved for an auto loan at one of the most competitive rates around.

Then, visit Enterprise Car Sales where you'll receive the same world-class personal service you've come to expect from Miami Federal Credit Union. With more than 120 makes and models of late-model, low-mileage certified vehicles, you're sure to find the one that's just right for you.



Lauderdale Lakes • 2150 N. State Rd 7  
954-486-4370  
Miami • 17720 S. Dixie Hwy  
305-378-0111

For available models  
call Enterprise Car Sales

<sup>1</sup>Prices valid 1/2/12 - 1/31/12 and do not include tax, title, tags, processing fees of \$199 or less as required by state law, governmental fees, any emissions testing charges, and any finance charges if applicable. Used vehicles previously part of Enterprise short-term rental and lease fleet or purchased by Enterprise from other sources including auto auctions, with previous use possibly short-term rental, lease or other.

## Did You Go for Broke this Holiday Season?

Charged up a little more holiday cheer than you realized? And now you're faced with high interest post holiday bills? We can help with a Holiday Consolidation loan.



**Save money** – wipe out high interest holiday bills and consolidate with a lower rate that may save you hundreds of dollars in finance charges.

**Convenience** – make just one easy payment each month instead of keeping track of a bunch of bills

**Flexible terms** – set up a comfortable payment plan with payroll deduction or automatic transfers

If the bills are starting to roll in, don't wait! Your Holiday Consolidation loan is available now. Simply visit us online at [www.miamifcu.org](http://www.miamifcu.org) to apply or stop by any of our offices.

### A FAST CASH SOLUTION:

## \$500 No Credit Check Loan

When you need some extra cash – fast – check out our **\$500 No Credit Check** loan.\* To qualify, the following requirements must be met:

- Member In Good Standing
- Payroll Already Setup (Min \$45.00)
- 1 Year Employment
- 1 Year At Current Residence

This is a quick and easy loan – six months to repay through payroll deduction.

This loan is yours – no credit check needed.

Whether it's extra funds for a tune up for your car, an unexpected emergency, or for a paycheck that is just not stretching far enough, our quick cash solution may be just the help you need.

\*Annual Percentage Rate is 15.99% and there is a \$25.00 application fee.



# ANNUAL MEETING NOTICE



All members are invited to attend the 59th Annual Meeting of Miami Federal Credit Union. As a member, you are a part owner and have a say in how the credit union is run and

our future direction. Come hear about the achievements of your credit union during the past year and its outlook for the future. Only by attending can you make a difference in the credit union's direction and in setting objectives for the coming year.

We will also be filling vacancies on the Board of Directors. Our Board members make important decisions about how the credit union operates. As part owner, your opinion about the way we operate and Board member selections are very important.

Voting begins on January 13, 2012. Use the election ballot to cast your vote. Drop it off at any of our branches or during the annual meeting.

Mark your calendar and be sure to join us at the Annual Meeting as we celebrate 59 years of serving our members.

## Interested in Volunteering?

Your credit union needs you. The Board of Directors is made up of qualified, volunteer credit union members. As a member of our Board, you can help shape the future of your credit union while using your talents on behalf of the entire membership

Members interested in serving on the Board must file their application with the Nominating Committee by January 12, 2012. Submit your nomination at any of our four branch locations.



### MIAMI FEDERAL CREDIT UNION ELECTION BALLOT FOR THE BOARD OF DIRECTORS JANUARY 26, 2012

This ballot is for voting purposes only. There are two (2) positions open for the Board of Directors. To vote for less than two (2) candidates will make your ballot null and void.

- JAMES TASSONE** Incumbent 3 year term
- VITOR QUINAZ** Incumbent 3 year term
- \_\_\_\_\_ (write in) 3 year term

Signature \_\_\_\_\_

Account # \_\_\_\_\_



## Service Centered Around Your Convenience



**CU SERVICE CENTERS**  
*The Member-Friendly Financial Network*

Miami Federal Credit Union is part of the CU Service Centers shared branching network. There are currently over 4,400 service centers nationwide, making them especially convenient when you're traveling across the country ... or even across town.

You may conduct many of the same transactions at service centers that you would at your Miami Federal Credit Union branch, including:

- Make deposits and withdrawals
- Inquire about balances
- Make loan payments
- Transfer funds
- And more

When visiting a service center, be sure you have your credit union account number and photo ID. For a location near you, call 1-800-919-2872 or log on to [www.creditunion.net](http://www.creditunion.net).



## HOLIDAY CLOSINGS

**New Year's Day**  
(Observed)  
Mon., Jan. 2, 2012

**Martin Luther King, Jr. Day**  
Mon., Jan. 16, 2012

**Presidents' Day**  
Mon., Feb. 20, 2012

