

EXPRESS NEWS

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Virtual Car Sale⁺

October 8 -24, 2020

Exclusive for members:

- No payments up to 90 days²
- Free jobless protection program³
- Use our auto advisor and enjoy an extra .50% off your rate⁴

RATES AS LOW AS

1.50%

APR¹

Buy with our CU Auto Advisor during the car sale for a no-haggle buying experience and exceptional customer service.

- Great selection of pre-owned vehicles below NADA retail value
- Free vehicle delivery to your home or MPSCU branch
- Top dollar for your trade-in
- Plus, you will get a \$100 Gift Card!

Buy your next vehicle from the comfort and safety of your home and have it delivered to your doorstep in 3 easy steps:

- 1 Get pre-approved at mpscu.org/carsale
- 2 Complete the vehicle request form and our Auto Advisor will guide you through the rest of the process.
- 3 Schedule your delivery date and time

**To get started ...
Visit mpscu.org/carsale**

Prefer to go to the dealer, go to mpscu.org/carsale and get pre-approved before you go to secure our car sale rate and shop with the power of cash!

^{*}All loans subject to approval based upon creditworthiness, qualifications and collateral conditions. To be eligible for special Car Sale offers, you must apply for and be approved for your loan between October 8 - 24, 2020. Other restrictions apply. Offers subject to change without notice.

¹APR = Annual Percentage Rate. Eligibility for the lowest advertised rate is based on creditworthiness, year of vehicle, ability to repay, credit score, down payment and terms. Other rates and terms may apply and your rate may differ based on the loan program, term of repayment and other factors. Other restrictions may apply. Rates are subject to change without notice.

² 90-day payment deferral subject to credit qualification. Interest will continue to accrue during the 90-day deferral period on the full amount borrowed beginning on the loan issue date. The accumulation of interest, with no payments being made to reduce the principal, will be added to the total repayment amount. Other restrictions may apply. This offer may be removed at any time without notice.

³ 12-month coverage period from the vehicle Loan Date (Effective Date). Unemployment date must be more than 90 days after the Effective date. Must be Involuntary Unemployed for more than 30 consecutive days. Up to 6 payments of the regularly scheduled Account payment up to \$500 per payment. Maximum Total Benefit \$3,000.

MPSCU membership required with \$5.00 minimum in savings. Membership is open to anyone who live, works or worships in Miami-Dade, Broward, Palm Beach or Monroe counties.

⁴ RATE DISCOUNT OF .50% when you purchase your car through Auto Advisors: Car Sale/Auto Advisor rate discount of .50% may not be combined with any other offer/discount. Published rate includes discount.

REFINANCING?

Here's **five** reasons to refinance.

1. Lower your monthly payment
2. Consolidate your debt
3. Eliminate mortgage insurance
4. Get cash out for home improvement projects
5. Mortgage rates are at all time lows!



Contact us today to learn more about refinancing

305.592.7733

www.mpscu.org

www.fembi.com NMLS 162197

Mobile Banking with Mobile Deposit



Get ultimate account access when and where you need it, in the palm of your hand!

You can

- > View balances
- > Deposit checks
- > Transfer funds
- > Pay bills
- > and more from your phone or tablet.

Click here to download the app today!



Safe Cyber Shopping This Holiday Season

Many of us haven't seen the inside of a retail store in six months; our computers and smartphones have been our personal shopping portals since the pandemic began. While we may not get to partake in the hustle and bustle of mall shopping, our holidays will still be full of good cheer...and meaningful gifts! While you enjoy the relaxing experience of shopping thoughtfully and slowly from the comfort of home, here are some helpful tips for doing it safely and securely:

- Beware of shopping-related phishing schemes
- Avoid suspicious or unfamiliar retailers
- Don't shop online using free WiFi unless you're using a VPN
- Don't save sensitive info on sites or in your browser
- Secure accounts with strong passwords
- Keep an eye on your credit



And most importantly
Cyber Monday beats Black Friday
hands down
Sales are Bigger!!



Make your home work for you!

Apply for a Home Equity Line of Credit and get:

2.90%^{APR¹}

for the first 12 months

We are all spending a lot more time at home. Do you need more space? Have you been putting off upgrades that you need now more than ever? It is time to add some entertainment at home, like a pool in your backyard?



Use the equity in your home to get it done.

A Home Equity Line of Credit is a smart & flexible financial tool that can help you accomplish your to-do list, even the BIG projects!

Apply today at mpscu.org

or call our Home Equity Specialist at 786.369.7224

- No closing costs²
- Lines up to \$250,000
- Easy online application
- No annual fee
- Quick approval process
- Primary and investment properties³

¹APR = Annual Percentage Rate. Lender will pay closing costs. The introductory APR will be 2.90% for the first 12 months. After that, the APR will be based on the then prime rate, with a floor rate of 4.0%. The maximum APR is 18.0%. Flood and/or homeowners insurance is required. Other restrictions apply. The Wall Street Journal Prime Rate Index as of 9/01/2020 is 3.25%. Minimum draw at time of funding is \$25,000. ²If HELOC is closed within the first 24 months from date opened, the borrower will be required to repay all closing costs. ³Maximum loan to value is 80% for primary residence, 60% for investment property. Monthly payments will include principal and interest. The offer does not apply to existing MPSCU home equity loan products and does not apply to fixed rate home equity products. This offer cannot be combined with any other offer. Subject to change and cancellation at any time without notice. Membership is required. Membership is open to anyone who lives, works or worships in Miami-Dade, Broward, Palm Beach or Monroe Counties. Federally Insured by NCUA. NMLS # 472332

Quick Cash is Not a Problem with our \$600 No Credit Check Holiday Loan*

We're in the holiday homestretch and it's time to start thinking about buying gifts for friends and loved ones, secret Santas and dedicated service providers. You're ready to get ahead of it and we're here to help!

Keep an eye out for the \$600 no credit check holiday loan application at mpscu.org and beat the holiday shopping rush today.



\$600



*This is a limited time offer and can be cancelled at any time without notice. Restrictions apply. Application fee is \$30.

SAVE TIME, CLICK HERE TO APPLY

2020 Scholarship Winners



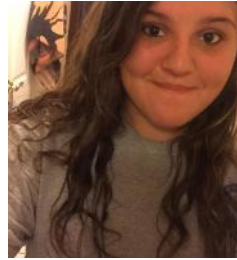
Lauren Blackwell



Amari Williams



Alejandro Lopez



Gianna Brito

Congratulations!

Click here for branch hours.

Main Office Branch
2190 NW 72 Ave.
Miami, FL 33122

Miami Gardens Branch
6171 N.W. 183 St.
Hialeah, FL 33015

Pinecrest Branch
12677 S. Dixie Hwy.
Pinecrest, FL 33156

CO-OP Shared Branches
Visit our website for a location near you.

Phone
Dade: 305.592.7733
Broward: 954.832.3078
Toll Free: 1.800.782.3630

Express24
Dade: 305.477.5167
Toll Free: 1.888.477.1400

Email
memberservices@mpscu.org

Website
www.mpscuhq.org

Mobile Banking
When our offices are closed, you still have 24/7 access to your account at ATMs, Express 24, online and on your phone

International Credit Union Day



October 15

Each year we come together to celebrate International Credit Union Day (ICU Day) to raise awareness about what it means for members around the world to have a credit union as their financial partner. This year's global health crisis has been trying for many communities around the world, but credit unions stayed true to their cooperative principles and stepped up during this time of economic uncertainty. Hope is a global resource that everyone has a right to feel and experience. This year's ICU Day theme "Inspiring hope for a global community" reflects how credit unions contribute to a brighter future by providing financial empowerment to people all over the world through financial services, education and support.



Holiday Hours

Columbus Day - Closed
Monday, October 12, 2020

Veterans Day - Closed
Wednesday, November 11, 2020

Thanksgiving Day - Closed
Thursday, November 26, 2020

Christmas Eve - Closed at 1PM
Thursday, December 24, 2020

Christmas Day - Closed
Friday, December 25, 2020

New Year's Eve - Closed at 1PM
Thursday, December 31, 2020

New Year's Day - Closed
Friday, January 1, 2021



VIRTUAL ANNUAL MEETING

We have rescheduled our Annual Meeting for Wednesday, October 21, 2020 at 4:00pm.

This will be a virtual broadcast.

If you would like to receive the link to join the meeting, please email marketing@mpscu.org and we will send you the details.

