

# EXPRESS NEWS

Published Quarterly by MPS Credit Union



## It Pays to Have Friends!

### Referral Payouts

#### New Member

We love our members. We're so convinced that we offer the best financial products and services that we're willing to put our money where our members are!

Refer friends and family and earn \$100 for each person who opens a qualifying Savings Account plus a Checking Account with direct deposit or a Share Certificate (CD) with MPSCU.

Your friends and family get rewarded too. **YOU will receive \$100<sup>1</sup>!** Your referral will also receive \$100 after opening the new account. Refer as many friends as you want – no limit.

#### New Loan

Our loan rates are highly competitive, and we want everyone to know.

Tell friends, family, neighbors and co-workers about our loan products, and you could earn even more cash.



For every referral to MPSCU that closes a loan, you **AND** your referral will receive up to \$100<sup>2</sup> each.

To cash in on these payouts, please visit [www.mpscu.org/referral](http://www.mpscu.org/referral) and complete a simple referral form.

<sup>1</sup>Your referral must meet credit union membership eligibility requirements. In order to receive the \$100, the deposit account must remain open and active for a period of at least 60 days. This offer applies to new savings and checking accounts with a direct deposit of at least \$300 or a share certificate. Funds will be deposited into the account two months after account opening. If account is closed prior, no incentive will be paid. <sup>2</sup>\$100 will be paid within 30 days of loan closing for each qualified and closed loan over \$10,000 and \$50 for loans between \$5,000 - \$10,000. The following loan types qualify for this program: auto loans, boat loans, RV loans, home equity loans, home equity lines of credit, and personal loans. Visa credit cards, NCCL/Quick Cash loan and share secured loans are excluded from the program. Promotion is subject to change without notice. Offer cannot be combined with any other offer. Membership is open to anyone who lives, works or worships in Miami-Dade, Broward, Palm Beach, Martin, St. Lucie or Monroe Counties. Equal Housing Opportunity. Federally insured by NCUA.

## Save more and do more with our great CD rates

Put your money to work when you open an MPS Credit Union Share Certificate. We offer multiple terms, ranging from months to years, to help you save for specific needs.



No need to stop by a branch; You can now open a CD online!

Start saving by visiting [www.mpscu.org/certificate-promotion](http://www.mpscu.org/certificate-promotion)

### LIVE CHAT

### VIRTUAL ASSISTANT

## NOW AVAILABLE!

We want to make banking more accessible and convenient for you; that is why we launched a chatbot, Buddy, that may be able to answer your questions or connect you with someone who can.



**HI!  
I AM BUDDY.**

### Buddy

- Quickly figures out what you need help with
- Helps with your inquiry or connects you with a live representative
- Let's you chat at your own pace with a MPSCU Representative

*This communication tool is available on our website.*

# DRIVING SENSE:

## Lease Alternative Financing that Makes **SENSE!**

Finally, a vehicle finance program that combines the best features of a conventional car loan with the benefits of leasing! MPS Credit Union is proud to offer members Driving Sense, a program that offers low monthly payments PLUS the ultimate reward of vehicle ownership.

After a quick and easy loan request and review process, you can expect:

- Lower monthly payments than conventional financing
- No down payment required
- No up-front fees
- Vehicle ownership (titled in your name)
- No higher insurance premium
- Option to Sell, Trade, Refinance or Pay off at any time
- No early termination fees
- Return Vehicle at Loan Maturity and simply "Walk-away"
- Annual mileage available options: 7,500, 10,000, 12,000, 15,000 and 18,000

For more information and to apply please visit  
[www.mpscu.org/lease-alternative-program](http://www.mpscu.org/lease-alternative-program)

## WHY PAY FOR THE WHOLE CAR?

**PAY FOR WHAT YOU USE WITH A  
GUARANTEED FUTURE VALUE (GFV)**

**\$40,000**



GUARANTEED  
FUTURE VALUE (GFV)  
**\$18,500**

PAY FOR WHAT  
YOU USE  
**\$21,500**

## We got what floats your **BOAT!**

**Now is the perfect time to  
start looking for the boat  
of your dreams.**

We have a boat loan that will meet your  
needs without sinking your bank account.

### Expect:

- Low competitive rates
- Loans up to \$250,000<sup>1</sup>
- Loans up to 20 years<sup>2</sup>
- 90% Financing available for new boats
- 80% Financing available for used boats

- No pre-payment penalties
- Apply in minutes
- Payment protection available

**Learn more at [www.mpscu.org/boat-loans](http://www.mpscu.org/boat-loans)**

<sup>1</sup>Actual loan amount may vary based on vehicle year and other qualifying factors. Maximum loan amount may not exceed \$250,000. <sup>2</sup>Loan term may vary based on vehicle year and other qualifying factors. Loan term may not exceed 240 months. All loans are subject to approval. Miami Postal Service Credit Union membership is required.

Federally insured by NCUA.

**SAVE TIME, CLICK HERE TO APPLY**



# Managing your Debt without a Doubt

As interest rates sky rocket, debt management becomes trickier for the average consumer. What can you do to keep your debt under control and ultimately become financially independent? MPS Credit Union has partnered with GreenPath Financial Wellness to provide assistance.

**With MPSCU and Greenpath...  
You've Got This...**



**Start by asking yourself five questions before beginning to tackle debt management:**

- 1** What's your current credit score and history? Knowing your credit score helps you understand how rising interest rates will apply to you, in addition to protecting you from fraud and alerting you of errors. Keep an eye on it; it's a game changer.
- 2** What's in your debt portfolio? Make a list of all current debt including credit cards, auto loans, student loans etc. Part of evaluating the impact of rising interest rates is understanding where you fit into the picture.
- 3** What are your current interest rates? Review your balances, terms and interest rates on a daily basis. This allows you to make informed decisions about reducing debt: how much to pay down and when to do it.

GreenPath Counselors are standing by to help you develop a financial plan of action. Call today at **877-337-3399** or visit [www.mpscu.org/greenpath-financial-wellness](http://www.mpscu.org/greenpath-financial-wellness) to learn more.

**4**

What is a realistic payment plan? If possible, pay credit card balances in full each month. You'll avoid huge monthly interest charges and save money in the long run. You may also consider consolidating all your debts with MPS Credit Union under a fixed-rate monthly payment. This can be a more manageable option when you have multiple variable payments.

**5**

What is your overall financial plan? Develop a solid household budget and track income and spending, ultimately making debt a thing of the past.

*MPSCU and GreenPath Financial Wellness are committed to serving you and securing your financial wealth. As a member of MPS Credit Union you can take advantage of:*

- Financial Counseling
- Debt Management Services
- Housing Services
- Credit Report Counseling

 **GreenPath**<sup>TM</sup>  
financial wellness

*Empowering people to lead financially healthy lives.*

## FREE WEBINAR

### Understanding Credit Reports and Scores

**WHEN:** Wednesday, May 10, 2023  
from 3:00 – 3:30 PM

**WHERE:** Virtual

#### WHAT YOU WILL LEARN:

- A better understanding of what impacts your credit
- How to maintain or improve your credit score
- Possible errors on your credit report and how to fix them



## A BETTER card experience is here!

We integrated our Credit Card App within our mobile banking app – MPS Credit Union Mobile, to put more control convenience, and safety in your hands.

Members with Credit Cards will be required to re-register their cards. However, your card settings are saved and won't need to be reset.

All that is required for re-registration is for you to confirm some personal information and answer three authentication questions.

The Credit Card App is no longer available.

Register at [www.mpscu.org/news-and-events](http://www.mpscu.org/news-and-events)

## WHAT OUR MEMBERS

ARE

SAYING

about US...

**Alicia Heywood** at the Miami Gardens branch is the best. Very patient and knowledgeable. I love MPSCU. - **Jocelyn R.**

**Ricardo Civdanes** provided exceptional service and his team went the extra mile to help me open my account. - **Eduardo R.**

From the moment I walked into the branch, I received the best member service and attention. The team at the Pinecrest Branch made a difference in my experience. My car loan process was smooth due to the member service, follow-up process, and professionalism. Thank you for all the help and guidance. **Cecilia F.**

This business meets my expectations, always! Everyone is very helpful, but I must say **David Castro** has been a blessing! So helpful and experienced. He answers my questions and concerns in a way I understand. Always so cheerful and ready to help when I call. It's been 2 years here now and I am grateful for his amazing customer service. I definitely recommend MPS Credit Union. Keep up the amazing job David! - **Nicole P**

Share your experience with us! Send us a quick message through [www.mpscu.org/contact-us](http://www.mpscu.org/contact-us) or leave us a Google review.

## Don't Get *BLOWN AWAY!*

Prepare for any unexpected expenses before the next hurricane! Fix those broken accordion shutters, purchase a generator, or stock up on supplies.

Take advantage of our Personal Loan to get started.

- Flexible terms and quick application process
- Loan proceeds deposited directly to your MPSCU account

Rates as low as

**8.49%** APR<sup>1</sup>

*Just in case Mother Nature throws South Florida a curve, be prepared.*

Apply online, in a branch, or by calling 305.592.7733

<sup>1</sup>APR = Annual Percentage Rate. Rates as low as 8.49% APR for 12 months. Advertised rates and guidelines are subject to change without notice. Actual rate may vary based on creditworthiness, loan term, and other factors. All loans are subject to approval. MPS Credit Union membership is required. Other restrictions may apply.

## Let's Get *Social*



Follow us on social media to stay informed of our latest product releases, educational posts, upcoming events, announcements, interactive games and more. **Follow us on Facebook, Instagram and LinkedIn.**



Federally insured by the NCUA

## Click here for branch hours.

All branches open  
Mon, Tue, Thur, Fri- 9am - 5pm  
Wednesday 10am - 3pm

Miami Gardens & Pinecrest  
are open Saturday 9:00 AM - 1:00 PM

### 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](mailto:memberservices@mpscu.org)

### Website

[www.mpscu.org](http://www.mpscu.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 and via MPSCU mobile app



## Don't forget the tax deadline - April 18th

Refund can be directly deposited into your account with MPSCU using your account number and our routing number (266080440).  
**Much faster than requesting a check!**

## HOLIDAY CLOSINGS

Memorial Day  
Juneteenth

Monday, May 29, 2023  
Monday, June 19, 2023