

EXPRESS NEWS

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You Deserve a Better Auto Loan!

Is your auto loan 8%, 10% or even higher than that? Are you ready for a better loan and lower car payment? Let us help you get the loan that you deserve and that you can afford! Even if your credit isn't the best, we may still be able to help cut your interest rate and put extra money in your pocket by reducing your monthly payment. That means extra cash for your other necessities like groceries, family entertainment or however you wish to spend it. [Click here to get started.](#)

Get up to **\$200¹**

Make no payments for up to 90 days²

Lower your interest rate

Lower your monthly payment

Apply today!
Mpscu.org/riderefi

¹Get \$200 when you refi an auto loan over \$15,000 from another lender. Refi loans between \$10,000 - \$14,999 from another lender, and you will receive \$100. ²Interest will accrue during this 90 day period. Subject to credit union lending guidelines. Current MPS loans do not qualify. Vehicle must be less than 7 years old. Vehicles used for Uber/Lyft do not qualify. Federally insured by NCUA.



Is Your Home Ready for an Upgrade?

Apply for a Home Equity Line of Credit today!

Many of us have been spending a bit more time at home during the last eight or nine months and finding that there are lots of home projects we'd like to tackle. If you've got upgrades or repairs just waiting to be completed, now's the time to put a HELOC (home equity line of credit) to work for you!

Plus, you can count on:

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

2.90% APR¹
for the first 12 months

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 home owners insurance is required. Other restrictions apply. The Wall Street Journal Prime Rate Index as of 12/21/2020 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. Federally Insured by NCUA. EOL NMLS # 472332

Make the new year even brighter! Apply for a low rate loan

We make applying for your loan easy! All of our loan applications from Student to Auto to HELOCs are available online. With the click of a button you'll be on your way! Fill out an application online and we will guide you through the rest of the process. [Click here to apply for any one of our loans.](#)

Financial Resolutions for the New Year: Shaping Up Your Finances in 2021

Resolutions are easy to make-and even easier to break!

Here are four resolutions you can keep to help you increase your financial fitness in the new year:

1.



Create a Budget for Life

Saving and investing throughout your working years should lead to a rising net worth that will ultimately enable you to achieve many of life's most important goals. Creating a budget will help you build a road map and stay on track.

Try www.budgetsimple.com or www.budgetpulse.com to get you started

2.



Pay Your Bills On Time

Paying your bills on time is an important aspect of taking control of your financial life. Knowing when your bills are due and making a habit of paying them by the deadline can reduce your stress, save you money, boost your credit score, and enable you to get lower-interest credit in the future.

3.



Reduce Grocery Expenses

This is one expense we all need to make weekly, and our list often ends up being the same with the exception of "once in a while" specialty expenses. Make a list and follow it! No list can mean wandering down aisles and buying products you could do without.

4.



Improve Your Credit Score

Having a healthy credit score is good when you're getting ready to apply for a loan or mortgage. A good score tells a lender that you'll be able to keep up with your payments and also allows you to negotiate a lower interest rate.

At MPS Credit Union we know how difficult these resolutions can be to set up and to keep. We're here to help! Contact us at marketing@mpscu.org to discuss your resolutions and set up a plan.

Ready to Buy a Boat? Let Us Float You A Loan!



Whether you're looking for a new or used boat or you just want to get a better refinance rate on the one you own, MPSCU will get you shipshape with rates as low as 3.99% APR*. Let us help you get out on the water; it's so easy to apply!

AS LOW AS

3.99%
APR*

*APR represents Annual Percentage Rate. Subject to Credit Union lending guidelines. Certain restrictions apply. Federally insured by NCUA. Rate is accurate as of 12/21/2020 and is subject to change.



Helping Our Students Take the Next Step

With colleges and universities expressing cautious optimism about students' complete return to campuses next fall, the cost of student loans remains foremost in the minds of many graduating seniors. At MPS Credit Union, we're happy to partner with LendKey to provide our members with an affordable student Loan option. Whether you're taking out a new loan or refinancing an existing one, we are certain LendKey is the right choice to help you. Additionally, there are scholarships and grants available to help make up the shortfall; for more information, please visit fastweb.com, collegescholarships.org or scholarshipmonkey.com.

LendKey

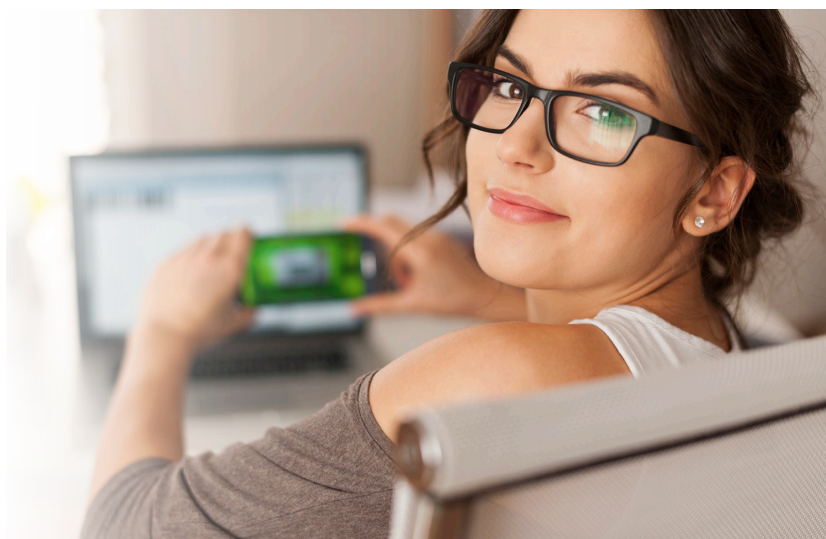
[Click here for information about student loans.](#)

Mobile Banking

Safe and Convenient...

Whether you use your desktop, tablet or your smartphone, mobile banking is available to you! View balances, transfer funds and make deposits, wherever and whenever you choose. It's the ultimate in social distancing!

Download our mobile banking app and get started today.



Traditional IRA Contributions:

What's My Limit?



At MPSCU, we're always thinking of ways to plan for YOUR future.

A Traditional IRA (Individual Retirement Account) is a great way to start. This type of retirement account provides potential tax relief today. While there is no income limit to open, there is a contribution limit as to how much you can put in annually.

The maximum total contribution for all your IRAs combined is

If you're **UNDER** 50 years of age
\$6,000 for 2019 - \$6,000 for 2020

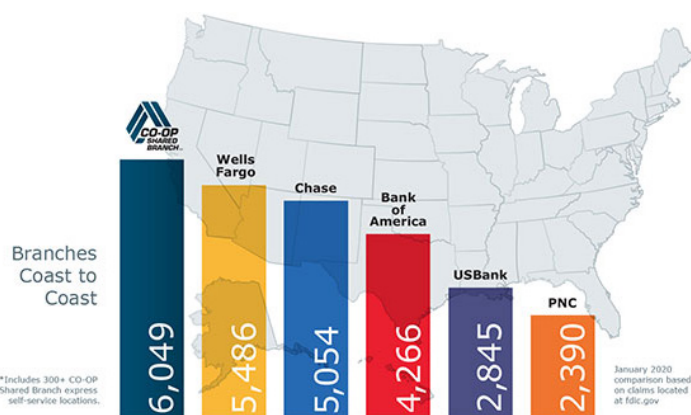
If you're **OVER** 50 years of age
\$7,000 for 2019 - \$7,000 for 2020

*Click here for more information about setting up an IRA,
or contact your local branch.*



Thousands of locations from coast to coast

Shared Branching



Ever notice that the large banks have branches all over town? MPS Credit Union appreciates that you love 'banking' with us and that's why we provide you with access to a network of over 5,500 credit union branches nationwide. Shared Branching extends the reach so that you've got branches wherever you live, work or play.

To find the nearest branch:

- Visit www.mpscu.org or
- Download the CO-OP Shared Branch app or
- Call 888-748-3266
- Text a Zip Code to 91989 to find nearby Shared Branch Locations.

SB = Shared Branch SBX = Shared Branch express

SAVE TIME, CLICK HERE TO APPLY

4 STRATEGIES for Paying Off Credit Card Debt



According to the Experian Report, the average consumer has 2.48 bank cards, carrying an average balance of \$6,354 in total. If you want to separate yourself from these statistics, follow the tips and strategies below to pay off your credit card debt.

01 Make sure you're Using the MPSCU Credit Card!
Get our exclusive MPSCU Visa® and start earning points for every purchase. You'll pay a low fixed rate and enjoy free balance transfers. [Click here](#) for more information on our credit card options or to apply.

02 Pay Off the Balance With the Highest APR First
Look at all of your balances and the interest rates associated with each. Concentrate on paying off the card with the highest annual percentage rate while still making minimum payments on your other cards. Once that card is entirely paid off, you move on to the one that has the next highest APR, and so on. From a monetary sense, this strategy may make the most sense because it cuts out spending so much on interest.

03 Consolidate Your Debt to a Single Card or Loan
Like things simple? This pay-down strategy might be for you. By consolidating your credit card debt to a single card or a debt consolidation loan, you'll be left with a single payment each month rather than four or five. You can even automate payments so you don't have to worry about paying late. Remember, an MPSCU Visa® card offers free balance transfers.

04 Make Your Budget Work for You
There are many tips for paying off credit card debt, but if you're not focusing on the overall problem of spending more than you make, it's hard to break the cycle. By creating a budget that accurately accounts for your expenses and income, you'll be able to curb extra spending and find more money to throw at your credit card debt.

Riding Over to Bridge to Hope

While the world is full of people in need year-round, no time is that more apparent than during the holiday season. For every smiling family that has a massive pile of presents under the tree, there are others who have no gifts, and sometimes, even no family or home at all. This year we donated bikes to this wonderful organization. Bridge to Hope helps build stronger, happier, and safer communities by empowering their clients to be sustainably self-sufficient. *We look forward to partnering with them in 2021 to offer so much more!*



[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

CREDIT OR DEBIT CARD LOST OR STOLEN? **DON'T DELAY-CALL US TODAY!**

If your credit card is lost or stolen, call the number on the back of your card. [Click here for the phone number.](#)
Please report a theft or loss immediately in order to block the card and ensure against further loss. A new card will be provided as soon as possible to avoid any interruption in service.
Don't wait — call us ASAP!

HELPFUL HINT

Take a picture of the back of your card so you always have it handy.

Holiday Hours

Martin Luther King Day - Closed
Monday, January 18, 2021

President's Day - Closed
Monday, February 15, 2021



92ND ANNUAL MEETING

APRIL 21, 2021 • 3:00 PM
VIA ZOOM

CALL FOR NOMINATIONS:

The Nominating Committee submits the following names for consideration:

BOARD MEMBERS:

Joe Medeiros
Ann Strickland

SUPERVISORY COMMITTEE:

Cleveland Wilson

In accordance with Article X, Section 9, of the bylaws, members interested in nomination for elected office must obtain a nomination petition from the main office. The member must submit a resume of qualification and biographical data. The member must also submit a signed petition of 1% of the total membership (150 names). No nominations from the floor will be accepted. The member who seeks nomination must be in good standing with sufficient background in business and finance as well as time to donate as a volunteer. The petition must be presented to the Nominating Committee thirty (30) days prior to the Annual Meeting. Names must be received no later than 5 pm on March 10, 2021 to: MPS Credit Union 2190 N.W. 72nd Ave. Miami, FL 33122

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Federally insured by the NCUA

