



FALL 2018

Home Buyer: Meet Our Newest Team Member!

When you are ready to find the home of your dreams, hitting the market can leave you frustrated or even a little lost. Unless you deal with mortgages and real estate regularly, all of the terminology and unique aspects of these industries can be completely overwhelming.



The good news is that you're not alone. You have an experienced and knowledgeable expert that will help you make it through your purchase...and beyond.

Meet our Mortgage Processor

Dixie Verdecia comes to us with 8 years of credit union experience and tons of knowledge in the mortgage industry. She will help you make securing the financing on your next home as smooth as possible. Here are some of the tasks that you can expect her to complete:

- Research appropriate loans based upon your needs & eligibility
- Offer you an array of options
- Answer questions you might have on the loan process
- Anticipate and prepare for challenges in getting a loan
- Continue to monitor the progress of your loan

When you are ready to start looking for a new home, contact your credit union and let Dixie work for you. We are excited to have her on our team!

Wake Up from Your Credit Card Nightmare

If your high interest rate credit cards are making it hard to sleep, it's time to escape that nightmare. By transferring those balances from other credit card lenders to a Miami Firefighters FCU credit card, you'll pay 0% APR* for the first six months and a 10.9% APR* non-variable rate after that.

There are no balance transfer fees. And, because we treat your balance transfer like a purchase, not a cash advance, you don't pay the daily interest that other institutions charge for balance transfers. That means even greater savings for you!

Whether you are applying for a new card, or already carry a Miami Firefighters FCU credit card, make the balance switch today and enjoy a sound sleep tonight.

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





MIAMI FIREFIGHTERS
Federal Credit Union

There's No Need to Pinch Pennies this Holiday Season

Give yourself a vacation from watching every cent and celebrate the holiday season with a little extra cash. From November 1st to December 31st, you can borrow up to \$2,000 for 12 months* at an annual percentage rate of just 10.90%**.

So, whether you're hosting loved ones for the holiday or traveling to re-connect with family and friends, let us help you get the most out of the season. To apply, visit www.mffcu.org and click on Loans.

*A 12 month loan at 10.90% annual percentage rate would have monthly payments of \$88.33 per \$1,000 borrowed. **Subject to credit union lending guidelines.



Did You Know...?

...Our most up to date **Privacy Policy** is available online at <https://www.mffcu.org/policies/> or you may request a copy to be sent to you by calling 305-324-4004.

...Vehicle loan rates are still low. Now is the time to get your auto, boat, motorcycle or RV loan! Apply online at www.mffcu.org or call our loan department at 305-324-4004.



You're Invited! Annual Meeting Date Set

All members are invited to attend the credit union's **82nd Annual Meeting**.

Tuesday, October 23, 2018 • 4:00 pm
1111 NW 7 Street • Miami, FL 33136

Leap into Opportunity Without Missing a Step...with Skip a Pay

When an incredible opportunity comes along, you want to know that you can seize it. That's why we offer the option to skip a payment on your loans*, to allow you to grab hold of prospects that can arise unexpectedly.



Don't live with the regret of 'what could have been'. Simply choose the month that you'd like to skip your loan payment that meets your needs and schedule. It's just that easy.

Visit www.mffcu.org, click on Member Resources, Forms to find the Skip A Payment form. Life's calling, make sure you answer.

*AutoSense Loans, Visa and real estate secured loans are not eligible for Skip A Payment.

Holiday Closings

Columbus Day

Monday, October 8, 2018

Veterans Day

Friday, November 12, 2018

Thanksgiving

Thursday, November 22, 2018
& Friday, November 23, 2018

Christmas

Monday, December 24, 2018
(closes at 1:00pm)
Tuesday, December 25, 2018

New Year's

Monday, December 31, 2018
(closes at 1:00pm)
Tuesday, January 1, 2019



MIAMI FIREFIGHTERS
Federal Credit Union

www.mffcu.org
305-324-4004
1-800-426-3324
Fax 305-324-7585

1111 N.W. 7th Street
Miami, FL 33136

Federally Insured by the National
Credit Union Administration



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*Wishing you and your families the happiest
of Holidays and a prosperous New Year!*