

PIPELINE



Serving Building and Construction Local Unions
Throughout the State of Florida



2nd Quarter 2026

CALLING ALL STUDENTS!!

The 10th Annual MCMURRY



TIME IS RUNNING OUT to apply for our 10th Annual McMurry Scholarship. Applications must be received by July 17, 2026, to be eligible for the \$1,500 Scholarship. The Scholarships (up to two) are available to any member of **PowerNet Credit Union** who meets the following requirements:

- Be a member of **PowerNet Credit Union** by July 17, 2026.
- Be a member in good standing.
- Be accepted into an accredited college, university or community college at the time the award is issued.
- Be an undergraduate or graduate student.

The applicants will be evaluated on a variety of factors, including academic achievement, extracurricular activity, honors & awards and the content of an essay related to the applicant's declared major or field of study. An application with instructions is available online at www.powernetcu.org. Once on our home page, simply click on the Scholarship scrolling banner to go to our Scholarship page and download the application. You may also stop by a branch to receive an application in person or call us to receive one by US Mail.

The application, along with the required documentation, must be submitted to **PowerNet Credit Union** by July 17, 2026. The scholarship winners will be announced on August 28, 2026.

POWERNET CONTINUES TO OFFER SOME GREAT DEALS ON FIXED RATE LOANS...



NEW AND USED AUTO LOANS

Purchase or Refinance

Term	New Auto Fixed Rates* As Low As	Used Auto Fixed Rates* As Low As
up to 12 Months	3.49%	3.99%
13 – 42 Months	4.24%	4.74%
43 – 60 Months	4.99%	5.49%
61 – 72 Months	5.49%	5.99%

...AND DON'T FORGET ABOUT REAL ESTATE LOANS...

While today's mortgage rates are up from their historic lows, a Home Equity line of credit may still fit your needs. If you're looking to lower your interest rate and consolidate debt or do some home improvements, a Home Equity line of credit is an excellent solution. With rates starting as low as Prime minus 2% and terms of up to 20-years, you'll get to lower your monthly payments and/or make the repairs or improvements you need. For more information, give Jason a call.

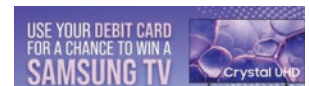
...CONTACT US FOR ALL YOUR FINANCING NEEDS!

Whatever your needs, **PowerNet Credit Union** is here to help you get the most for your money. And now you can choose your preferred way to apply:

- online at www.PowerNetCU.org
- on our Mobile App
- by phone at (888) 463-6237 or in person at one of our branches

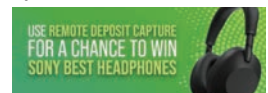
THE WINNER IS...

We are pleased to announce that the **PowerNet MasterCard Debit Card** using a Signature Contest results are in. Dakota H., a member of Quest Federal Credit Union in Kenton, Ohio was the contest winner of the Samsung 65" Class Crystal UHD TV. Dakota was selected by a random drawing of over 12 million entries from 63 participating credit unions. A big THANKS to all members who participated!



...AND OUR NEXT CONTEST IS...

When you deposit a check using our **PowerNet It'sMe247 Remote Deposit Capture** feature in our Mobile Banking App between July 1 and August 31, 2026, you will be entered in the contest! No purchase is necessary. What can you win this time? **SONY BEST HEADPHONES!**



CEO MESSAGE



Rob Picard
Chief Executive Officer

POWERNET CREDIT UNION CONTINUES TO INVEST IN OUR MEMBERS



At **PowerNet Credit Union**, we are always looking for new ways to help our members achieve financial success while strengthening the unions and communities we serve. This quarter, we are excited to highlight two innovative programs that demonstrate our commitment to putting our members first: Round Up Savings and the Union Dividend Program (UDP).

Round Up Savings: Small Change, Big Results

Saving money doesn't have to be complicated. With Round Up Savings, every time you use your **PowerNet** debit card, your purchase is automatically rounded up to the nearest dollar and the difference is transferred into your Round Up Savings Account.

For example, if you spend \$4.25 on a cup of coffee, the transaction is rounded up to \$5.00 and \$0.75 is deposited into your savings account. These small amounts add up quickly, helping members build an emergency fund, save for vacations, reduce financial stress, or work toward long-term financial goals.

Even better, Round Up Savings currently earns an impressive 4.00% APY, helping members grow their savings faster than many traditional savings accounts. Members not only benefit from the convenience of automatic savings but also from earning a competitive return on their money.

The best part? The process is automatic. Members save without changing their spending habits, making it one of the easiest ways to build financial security over time.

Union Dividend Program: Banking That Gives Back
PowerNet Credit Union was founded to serve working

families and union members. The Union Dividend Program takes that mission a step further by rewarding both members and their unions.

Members who meet three simple monthly qualifications can help generate funding that is returned directly to their union:

- At least 12 debit card transactions per month
- Direct deposits totaling at least \$1,500 per month
- Enrollment in e-statements

When members use their **PowerNet** debit card and actively engage with their account, **PowerNet** earns interchange income from merchants. Through the Union Dividend Program, a portion of that income is shared back with participating unions to support scholarships, training programs, community events, member appreciation activities and other union initiatives.

The program creates a true win-win relationship. Members continue to enjoy the convenience of their **PowerNet** accounts while helping generate additional resources for their union at no additional cost.

Putting Members First

These programs reflect what makes **PowerNet Credit Union** different. As a credit union, our focus is not on maximizing profits for shareholders. Instead, we reinvest in our members, provide valuable financial tools and support the organizations that strengthen our communities.

Whether you're growing your savings through Round Up Savings or helping your union through the Union Dividend Program, every member has an opportunity to benefit from the power of cooperative banking.

At **PowerNet**, success is measured by the financial well-being of our members and the strength of the unions and communities we serve. We encourage all members to learn more about these exciting programs and discover how **PowerNet Credit Union** is helping build brighter financial futures for everyone.

POWERNET'S DEBIT & CREDIT CARDS NOW HAVE A DIGITAL WALLET FEATURE!



We recently updated our MasterCard Debit & Credit Cards with a new feature that promises to elevate your banking experience: Digital Wallets! At **PowerNet Credit Union**, we are constantly exploring innovative solutions to enhance convenience, security and accessibility for our valued membership. Enabling the digital wallet feature in our Debit and Credit Card portfolios is a testament to our commitment to integrating modern technology with our service offerings.

What is a Digital Wallet?

A Digital Wallet is a virtual version of your physical wallet. It securely stores your debit and credit card information, allowing you to make quick and contactless payments directly from your smartphone. Whether you're shopping online or in-store, Digital Wallets provide a fast, convenient and secure payment method. Why Use Digital Wallets?

- **Convenience at Your Fingertips** – No more fumbling through your purse or wallet. With Digital Wallets, your debit and credit card information is always a tap away on your smartphone.
- **Enhanced Security** – Digital Wallets use advanced encryption and tokenization technology to protect your card information. Features like fingerprint or facial recognition add an extra layer of security, giving you peace of mind.
- **Speedy Transactions** – Checkout becomes a breeze with Digital Wallets, offering faster processing times than traditional payment methods. Say goodbye to lengthy lines and waiting at the counter.

- **Streamlined Management** – Keep track of all your debit and credit card transactions in one place. Digital Wallets offer easy access to transaction history, empowering you to manage your finances more efficiently.

How to Get Started? Getting started with Digital Wallets is easy. Members can add their **PowerNet MasterCard Debit or Credit Cards** to popular Digital Wallet apps such as like Apple Pay, Google Pay and Samsung Pay. Here's how:

- **Download the App** – If you don't already have a Digital Wallet app installed on your smartphone, download one from your device's app store.
- **Add Your Card** – Follow the app's instructions to add your PowerNet MasterCard Debit and/or Credit Card to the Digital Wallet. For added security, you may be asked to verify your identity through text or email.

Start Spending Smarter. Once your card is added, just hold your smartphone near a payment terminal at any participating retailer and approve the transaction using your phone's security feature.

Also, don't forget when using your **PowerNet MasterCard Debit Card**, always try to do the transaction as a Signature-based transaction. That way, you'll have chargeback rights. If you do it as a PIN/POS transaction, you'll have no chargeback rights. The merchants know this and always try and push you to the PIN/POS transaction.

At **PowerNet Credit Union**, we believe in empowering members with the information & tools they need to navigate an increasingly digital world. Enabling Digital Wallets is part of our broader strategy to provide cutting-edge financial solutions tailored to your needs. We invite all members to embrace this new feature and experience the future of banking firsthand. Should you have any questions or need assistance setting up your digital wallet, our dedicated member services team is ready to help. Thank you for being a part of the **PowerNet Credit Union** family.



Did you know PowerNet provides \$1,000 AD&D Insurance for FREE!

You are entitled to a \$1,000 Accidental Death & Dismemberment Insurance policy— an exclusive member benefit – fully paid for by **PowerNet Credit Union**. This insurance policy can be a valuable supplement to life insurance. It pays a cash benefit in the event of a covered injury or death due to an accident. You can even increase the coverage to fit your budget. All you have to do is sign up for it.

To sign up for this FREE coverage, just visit [TruStage.com/add](https://www.TruStage.com/add) on the web or call (855) 612-7910 Monday-Friday 8AM to 10PM ET or Saturday 9AM to 5PM to speak with a representative. And don't forget to ask about other coverages they offer, such as life, auto and homeowners' insurance.

PREPARING FOR ANOTHER HURRICANE SEASON IN FLORIDA

Hurricane season for 2026 is now upon us. While this year's predictions from NOAA and the National Hurricane Center are predicting a "below-normal" season, it only takes one like HELENE or MILTON to impact your life. However, in spite of our recent history, many of us still procrastinate in preparing properly. So, as we enter the 2026 season, here are some tips that should help you prepare for hurricane season and keep you and your family safe and healthy:



- Know your area's risk of a hurricane – for Florida, that risk is high.
- Sign up for your community's warning system. The Emergency Alert System (EAS) and NOAA Weather Radio provide emergency alerts. Today you can sign up to receive Text Alerts through the Wireless Emergency Alerts (WEA) system. To find out more about these systems, go to www.ready.gov/alerts or call FEMA at (800) 621-3362.
- If your area is at risk for flash flooding, watch for warning signs such as heavy rains
- Go to a safe place for high winds. Identify where a "FEMA" safe room or ICC 500 storm shelter is located near you by going to [DRC Locator](#). If you are unable to go to a shelter, go to a small interior windowless room on the lowest level that is not subject to flooding.
- Become familiar with your evacuation zone, the evacuation route and shelter locations.
- Gather needed supplies for at least three days. Keep in mind the special needs of everyone in your family or group, such as medical supplies. And don't forget about your pets.
- Keep important documents in a safe place.
- Protect your property. Declutter drains and gutters and consider hurricane shutters. Review insurance policies.

Spending time preparing for a disaster may not only save you money, but it may save a life. Why not spend some time each year to make sure you are prepared to act when it may be too late to prepare? For more information about preparing for disasters, go to www.ready.gov/hurricanes#prepare.

LOOKING FOR A WAY TO BREAK INTO TODAY'S HOUSING MARKET

For many people today, buying a home can seem out of reach. High prices, interest rates and limited inventory all make the current housing market a challenging one. Fortunately, homeownership can still be an attainable goal. It may just take a bit more planning, flexibility and creativity than it did in the past. There are things you can do to help you attain your goal of home ownership. To find out more about this subject, you may want to read June 2026's **PowerNet Wealth Management MoneyTalk Newsletter** article titled "Locked Out? How to Break Into Today's Housing Market" (click on the button above).



Plus, additional information is available relating to "Pay Transparency Laws by State", "What Is Value Investing?" and "Midyear Checkup: Can You Contribute More to Your Retirement Plan?" in the MoneyTalk Newsletter. If you are reading a hard copy of this Pipeline Newsletter, just give **PowerNet Wealth Management's Richard Chrzanowski, Regional Director, a call at (813) 769-5047** to get a hard copy of our MoneyTalk Newsletter and find out more about how he can help you achieve your goals.



CREDIT UNION

THREE LOCATIONS:

Main Office

5619 Harney Rd., Tampa, FL 33610
(813) 621-6454 Fax: (813) 620-1953
888-4MEMBER
(Toll Free Number Outside Tampa Area)
Hours: M-F 8:30 to 5:00

Jacksonville Branch

966 Liberty St., Jacksonville, FL 32206
(IBEW Local 177 Building)
(904) 359-9050 Fax (904) 354-4248
Hours: M-F 8:30 to 5:00

Miami Branch

1657 NW 17th Ave., Miami, FL 33125
(IBEW Local 349 Bldg)
(305) 325-0511 Fax (305) 326-1342
Hours: M-F 8:30 to 4:30

PHONE NUMBERS FOR MEMBER ASSISTANCE

PowerLine Toll-Free: 877-628-2447
MasterCard-Debit Cd:(866)820-8804
MasterCard-Credit Cd:(866)820-4874
Email: mbrservices@powernetcu.org
Contact Credit Union staff for additional account information.

Dividends

	Annual Percentage Yield
SHARES	0.25%
HIGH VOLTAGE MONEY MARKET	
Tier 1 <\$2,500	0.25%
Tier 2 \$2,500 - \$4,999	1.15%
Tier 3 \$5,000 - \$9,999	1.25%
Tier 4 \$10,000 - \$24,999	1.30%
Tier 5 \$25,000 - \$49,999	1.40%
Tier 6 >\$50,000	1.50%
REGULAR SHARE DRAFTS	0.00%
SUPER SHARE DRAFTS	0.10%
IRA SHARES	0.25%

Certificates of Deposit

	Annual Percentage Yield
6 Months	3.60%
12 Months	3.50%
24 Months	3.40%
36 Months	3.50%
48 Months	3.60%
60 Months	3.60%



Your savings insured to \$500,000.
Your IRAs also insured to \$500,000.

Privacy Notice

Federal law requires us to tell you how we collect, share & protect your personal information. Our privacy policy has not changed and you may review our policy and practices at www.powernetcu.org/index.php/privacy-policy or we will mail you a free copy upon request if you call us at (888) 463-6237.