

PIPELINE



Serving Building and Construction Local Unions
Throughout the State of Florida



3rd Quarter 2026

MORE WAYS TO BENEFIT FROM YOUR POWERNET MEMBERSHIP

Member Referral Program | Union Dividend Program | Round Up Savings



PowerNet continues to create simple ways for members to get more value from their relationship with the credit union. Three programs now work together to reward referrals, encourage saving and strengthen our union partnerships.

Our **Member Referral Program** makes it easy to introduce **PowerNet** to someone you know. A referring member can **earn \$50 for a qualifying referral**, while a new member may **earn up to \$150** through qualifying checking, debit-card and direct-deposit activity. It is a simple way to share the benefits of membership while helping PowerNet grow through the people who know us best - our members.

The Union Dividend Program, or UDP, is built around PowerNet's union roots. Qualifying members use their PowerNet relationship - including debit-card activity, direct deposit and eStatements - to help generate a benefit that is returned to participating unions. Those funds can help support scholarships, training, member events and other union initiatives.

Round Up Savings helps members build savings automatically. Each eligible debit-card purchase is rounded up to the next whole dollar, and the difference is transferred into a dedicated Round Up Savings Account. Round Up Savings currently **earns 4.00% APY**, making small everyday amounts work a little harder over time.

Whether you want to save more, help your union or introduce someone to PowerNet, these programs were designed to make active membership more rewarding. Ask any PowerNet team member how to get started or learn more about the qualification requirements for each program.

www.PowerNetCU.org

MCMURRY Scholarship POWERNET CREDIT UNION UPDATE

*Looking ahead to an expanded
scholarship opportunity in 2027*

Each year, the McMurry Scholarship gives **PowerNet** an opportunity to support education and invest in the future of our members and their families. For 2026, however, the scholarship will not be awarded because no applications were submitted during this year's application period.

While we would have been pleased to recognize a scholarship recipient this year, we are using the opportunity to look ahead and strengthen the program. PowerNet is planning a larger McMurry Scholarship opportunity for 2027, with the goal of increasing awareness, encouraging more eligible students to apply and making the scholarship even more meaningful.

Additional information about the 2027 scholarship - including the award amount, eligibility requirements, application process and submission deadline - will be shared once those details are finalized. We encourage members with eligible students in their families to watch for future announcements through **PowerNet** communications and our branch teams.

Education can create opportunities that last a lifetime, and we want the McMurry Scholarship to continue reflecting **PowerNet's** commitment to our members and the communities we serve. We look forward to bringing the scholarship back next year with a bigger opportunity and greater participation.

CEO MESSAGE



Rob Picard
Chief Executive Officer

GROWING WITH OUR MEMBERS

A message from PowerNet Credit Union



2026 has been an exciting year of growth and investment at PowerNet Credit Union. Our focus has remained simple: make membership more valuable, strengthen the unions and communities we serve, and continue building a credit union that is ready to meet our members wherever they are.

Over the past several months, we have introduced new programs designed to reward relationships and make everyday banking more meaningful. Our Member Referral Program gives members an opportunity to share PowerNet with family, friends and coworkers. Round Up Savings makes saving automatic through everyday debit-card purchases, and our Union Dividend Program creates a unique way for qualifying member activity to help generate support for participating unions.

We are also investing in how and where we serve you. Planning is underway for our expansion into the Orlando market, with a soft opening currently targeted for December 1, 2026. In Miami, a significant branch renovation is designed to create a brighter, more comfortable and more modern member experience, followed by a Grand Reopening planned for December.

These projects are about more than buildings or programs. They reflect our commitment to personal service, stronger relationships and long-term growth. We appreciate the trust our members place in us and the opportunity to continue earning your business. Thank you for being part of PowerNet. We look forward to finishing 2026 strong and building even more value for our members in 2027.



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%

...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

POWERNET IS EXPANDING TO ORLANDO

Soft opening currently targeted for December 1, 2026



PowerNet Credit Union is preparing to expand our physical presence into the Orlando market, an important next step in our strategy to serve more union members across Florida. Our current target is a soft opening on December 1, 2026, subject to final construction, technology, staffing and operational readiness.

The Orlando location is being planned in coordination with our union partners, including IUOE Local 673, and is intended to give members in Central Florida easier access to the personal service that has always been central to PowerNet. The branch is being prepared to support everyday member needs, new accounts,

lending conversations, digital-banking assistance and the products and programs available throughout PowerNet.

A great deal happens behind the scenes before a new branch opens. Our team is working through technology and core-system testing, security, cash controls, required signage, staffing and training. The goal is not simply to open a door on a certain date; it is to open a branch that is ready to provide a consistent PowerNet experience from day one.

Expanding into Orlando also gives PowerNet another opportunity to build relationships with unions, apprentices and working families throughout Central Florida. We believe growth is strongest when it comes from serving communities where our mission and field of membership are a natural fit.

We will share additional details, including the location, hours and opening events, as we get closer to December. We are excited about this next chapter and look forward to welcoming our Orlando-area members to their new PowerNet location.

A Fresh New Look for Our Miami Branch

Renovation underway with a Grand Reopening planned for December



Our Miami branch is getting a significant refresh designed to create a more modern, comfortable and welcoming experience for members and employees. The project includes updates throughout the branch, with improvements planned for the member-service and teller areas, flooring, bathrooms, cabinetry, doors, paint, plumbing and overall branch branding.

The renovation is an investment in a market that is important to PowerNet's future. Our Miami members and union partners deserve a location that reflects the same level of care and service our team works to provide every day. The updated space will give the branch a cleaner,

more consistent PowerNet look while improving the environment in which our employees serve members.

We are also using the renovation as an opportunity to strengthen the way our brand is presented throughout the branch. Updated PowerNet signage and member information will highlight programs such as the **Union Dividend Program**, **Member Referral Program**, **Round Up Savings** and our lending services, making it easier for members to understand the full value available through their credit union relationship.

Our goal is to complete the work and celebrate the refreshed branch with a **Grand Reopening during the month of December**. We will communicate the exact date, event details and any temporary service changes as the project moves closer to completion.

We appreciate the patience and support of our Miami members while the improvements are underway. We are excited for you to see the finished space and look forward to celebrating this investment in the Miami community together.

YOUR FEEDBACK IS HELPING SHAPE WHAT COMES NEXT

Personal service remains our foundation



Thank you to everyone who participated in PowerNet's recent member experience survey. Your feedback helps us understand what we are doing well and where we need to keep improving. In the survey, 92% of respondents rated their overall PowerNet experience as Excellent, and personal customer service continued to stand out as one of our strongest qualities.

We are proud of that result, but we also know great service is never finished. Members told us that convenience, access, rewards and modern card features matter. Those priorities are helping guide our work as we improve how new members are welcomed, how quickly debit cards become part of everyday banking, and how we communicate the benefits already available through PowerNet.

Our goal is to make it easier for members to build a complete relationship with the credit union - from checking and savings to debit-card use, direct deposit, digital banking, Round Up Savings, lending and union-focused benefits. When those services work together, members get more convenience and PowerNet is better positioned to serve them for the long term.

The Orlando expansion and Miami renovation are two visible examples of that commitment, but much of the work happens behind the scenes through employee training, better follow-up, improved processes and investments in technology and member communication.

Please keep sharing your ideas with us. Whether you visit a branch, call, use digital banking or speak with us at a union event, your experience matters. We appreciate your membership and will continue working to make PowerNet stronger, easier to use and more valuable to you.



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.