



Go Green!

Help save the environment by going "green" with MWD Federal Credit Union

You're probably already recycling paper, glass and plastic in your home. But did you know you can also help protect the environment by taking advantage of the many eco-friendly services that we offer? Here are some ways that *MWD Federal Credit Union* can help you reduce your carbon footprint by going paperless.

PRODUCTS

Share Accounts
Scottie Savers Accounts
Teen Gold Club
Certificate Accounts
Certificate Builder
IRAs
Christmas Club Accounts
Money Market Accounts
Checking Accounts
VISA® Debit Cards

SERVICES

Senior Accounts
Direct Deposit
Notary Service
Wire Transfers
Express Teller
Bond Redemption
Free Credit Reports

HOME BANKING BILL PAY

LOAN SERVICES

Consumer Loans
VISA® Cards
Mortgage Loans
Share Secured Loans
New & Used Auto Loans
RV Loans
Unsecured Loans

eStatements You can save a lot of trees by receiving your Credit Union statements electronically instead of in the mail ... especially when you consider that envelopes wouldn't be needed either.

Home Banking Conduct your transactions over the Internet with our convenient and quick, 24-hour online banking service... order checks, review transactions, check account balances, view cancelled checks and statements ... *and only print them out on paper when you need them* ... make loan payments, and so much more!

Online Bill Pay Save time, money ... *and the environment* ... by paying your bills electronically. Be careful to record electronic withdrawals in your checkbook, so you don't inadvertently overdraw your account. The *A2A* feature of *Online Bill Pay* allows you to electronically move a maximum of \$1000 per day to the Credit Union from another institution. And, the best part is that *Bill Pay is free!*

Automatic Withdrawals and Payments You can arrange to pay utility bills and other routine, recurring transactions by having the funds automatically withdrawn from your account before the due date. Be sure to record these transactions in your checkbook or personal finance software.

Direct Deposits When your payroll checks are deposited directly into your *MWD Federal Credit Union* account, less paper is used for printed checks, less gas is used for trips to the Credit Union office, and your money is immediately available ... making *MWDFCU* a one-stop-shop for paying bills and other Home Banking transactions.

Debit Card Use your *VISA® Debit Card* to make POS (point-of-sale) purchases and at ATMs... then opt to view your statements online rather than receiving paper ones. Always know that you are protected and insured against debit card fraud.

Let's all work together to protect our planet!

Our Office is Getting Greener *We're all in this together!*

In addition to the "paperless" options we have for our members, we are also "going green" in the Credit Union office.

We have an active recycling program for paper and plastic; we use electronic statements and documentation for our office business; we donate outdated office equipment and furniture to the MWD Recycling Center; and ... *the most recent change*... we are now printing this newsletter on recycled paper using soy ink.



Open a NEW Bill Pay Account *...and go to the movies on us!*

Our upgraded **Bill Pay** service makes it easy and convenient to pay your bills over the Internet ... at *no charge* to you!

Get a FREE movie pass...

...just open a new Bill Pay account
by June 30th



Regal Cinemas
United Artists Theaters
Edwards Theaters



FEDERAL CREDIT UNION



Reduce Your Car Loan Interest by 1% and get \$\$\$ for Gas!

...just transfer your used car loan to MWDFCU



Offer available only thru June 30

Katherine O'Brien, CEO
Board of Directors

- Lawrence Gibbs, *Chair*
- Jay Brara, *Vice Chair*
- José Sanchez Jr., *Treasurer*
- Michael Cooper, *Secretary*

Supervisory Committee
Catherine M. Stites, *Chair*

Is your vehicle currently financed elsewhere? If so, refinance your loan with **MWDFCU to get 1% off of your current rate*...and a \$25 gas card!**

Lowering your loan rate is easy. If the model year of your vehicle is 2005 (or newer), just bring proof of your current loan rate to the Credit Union office. Qualified borrowers, based on debt ratio, will have their interest rate lowered by 1%. *Rate not to go below 5.5% or higher than 18%, not all borrowers will qualify.

Guaranteed Auto Protection and **Mechanical Breakdown Insurance** are also available.



Go "Green" Tip...

When you're ready to purchase your next vehicle, think about the environment...consider a hybrid or other "green" car. And, always be sure to check out the rates at MWDFCU before financing elsewhere!

ADDRESS:

MWD Federal Credit Union
700 N. Alameda St.
Los Angeles, CA 90012

OFFICE HOURS:

8:00 a.m. to 4:00 p.m.
Monday through Friday

24-HOUR EXPRESS TELLER:

213.217.5724

OFFICE TELEPHONE NUMBER:

213.217.6612

24-HOUR FAX LINE:

213.217.6010

WEBSITE:

www.mwdfcu.org

Members Are Invited to Address the Board of Directors

At the monthly board meeting:

When: Last Wednesday of every month at 11:00 am

Where: Union Station Bldg; Rm 4-199

By email to:

CEO: katherineo@mwdfcu.org, or
Chairman: lgibbs@mwdfcu.com

By mail: 700 N. Alameda St.,
Los Angeles, CA 90012

By fax: 213-217-6010

Lower Signature Loan Rate

This is the perfect loan for paying off your high rate credit cards, for your taxes or a vacation!

3%

- ...off of our Regular Rate!
- 12 month term
- \$10,000 maximum
- Payroll deduction required

On approved credit • Not all borrowers will qualify.



Go "Green" Tip...

Use this great loan to make "green" home improvements such as buying new energy efficient appliances; installing double-paned windows or water-saving landscaping.



Certificate Accounts ...on YOUR terms

Our certificate rate table will tell you the rates for each term interval, but did you know that you can choose any term over 6 months...6½ months? 8 months? 10 months and 2 days...pick the expiration date that YOU want!

Our Certificate Accounts will allow YOU to better control YOUR investments.

Visit our website or call for our competitive rates, which are subject to change.

53rd Annual Credit Union Meeting

Please join us for the Annual Meeting of the MWD Federal Credit Union which will be held:

Wednesday, April 15 • 2-3:00 p.m.
Courtyard Café • Union Station

(The Credit Union office will be closed during the meeting.)

The newly elected officials will be announced. There will also be prizes and refreshments.



Go "Green" Tip...

Car-pool to the meeting, and be sure to turn off your lights and computer before leaving your home or office.

Tough Times For All

A Message from Katherine O'Brien, CEO

In the current economic situation, helping our members through these tough times is our focus. We have made several services available to cut your costs...we hope that they help.

To promote a "greener" economy, we encourage the use of eStatements, Bill Pay and Debit cards. And, these electronic, paperless services are free.

We have been able to keep our fees well below market and still cover our expenses. The margin between competitive loan rates and deposit rates is narrow, so keeping our costs down is very important.

Your commitment to paying off loans, keeping your debit and credit cards safe from fraud, and utilizing the cost-saving services we offer is vital. Your efforts will enable both the credit union and the membership to see the benefits on the bottom line.

Over the years, MWDFCU has maintained very strong reserves in case of a "rainy day." Well, that rainy day is here and, together, we will weather this storm and remain a very strong credit union.

Office Closures

- Good Friday**..... Friday
April 10
- Annual Meeting**..... Wednesday
April 15 - between 2:00 and 3:00 p.m.
- Memorial Day**..... Monday
May 25
- Independence Day**..... Friday
July 3



Printed on Recycled Paper

Rates

(as of 1/1/09)

Loan	APR* as low as:
New Auto	5.00%
Used Auto	5.50%
Signature	9.00%
Quickdraw (Line of Credit)	7.25%

Rates subject to change. All loans on approved credit. Not all borrowers will qualify for lowest rates or best terms.

*APR = Annual Percentage Rate