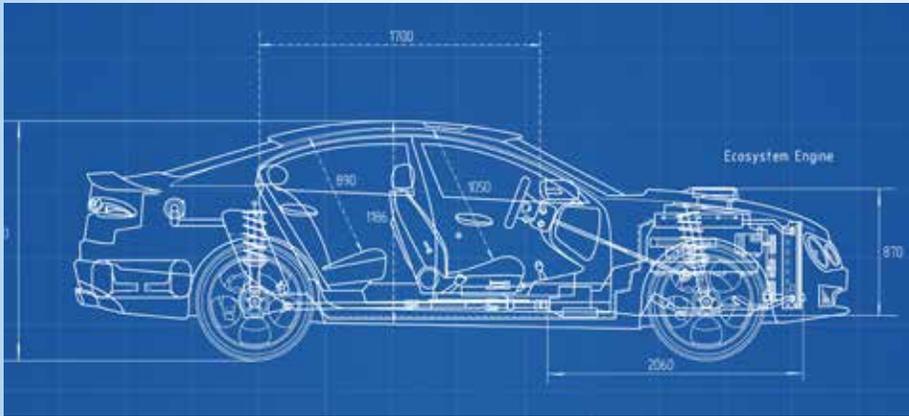


Financial *Flow*



It's Never too Soon to Save!

Ready. Set. Go!



You've waited patiently. You've done your homework. You know exactly when your favorite car manufacturer is going to release the model you've been waiting for. The best news is that your loan specialists at MWD FCU are ready to put you in the driver's seat!

Never Too Soon to Save

Most borrowers think that the longer they wait, the better deal they'll get. The only problem is you miss out on driving a vehicle you absolutely love! MWD FCU offers you the best of both worlds -- with rates as low as 1.99% APR* and terms as long as 72 months and up to 100% financing available, you can save money on your dream car NOW.

Ready to apply? It's easy! Use our online application to get pre-approved and shop knowing you don't have to hassle with the dealership's finance department!

Take advantage of this great offer today by visiting www.MWDFCU.org/never-too-soon.

*APR=Annual Percentage Rate. 1.99% is our lowest available rate. Rates are based on your credit score. A loan of \$25,000 with an APR of 1.99% for five years would have a payment of \$439.00. Rates and terms available on purchases, lease buyouts or refinance of non-MWD FCU auto loans only. The maximum term of 72 months is available only for loan balances greater than \$25,000. Rates are subject to change without notice. All loans are subject to approval. Additional restrictions may apply.



Peggy's

Note

To all of our members who will be retiring in the near future, we wanted to say congratulations! It's easier than ever to stay connected to MWD FCU, and we'll always be there for all of your financial needs.

Thanks to CO-OP Financial Services and their Shared Branching, there's always convenient access to your MWD FCU accounts from any nearby participating Credit Unions and ATMs that are part of the network.

- Make deposits, withdrawals, transfers, account inquiries, and other transactions at locations that are convenient to you.
- Take advantage of the more than 5,400 nationwide branch locations.
- Use one of nearly 30,000 CO-OP friendly ATMs with no surcharge fees for your transaction.
- Locate an available branch near your home or while traveling the country by using our MWD FCU mobile app or by visiting us at www.MWDFCU.org.

We're proud to be your trusted financial institution and we're looking forward to serving all of your future needs!

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

Office Hours
7:30 a.m. to 4:00 p.m.
Monday - Friday

Contact Us
24-Hour Express Teller: 213.217.5724
Office Telephone Number: 213.217.6612
24-Hour Fax Line: 213.217.6010

Member Services
MemberServices@MWDFCU.org
Website: www.MWDFCU.org

Office Closings

Veterans Day
Thanksgiving Day
Christmas Eve Observed
Christmas Observed
New Year's Eve Observed
New Year's Day Observed

November 11th
November 24th + 25th
December 23rd
December 26th
December 30th
January 2nd

Did You Know?

Fall is a great time to buy a new car. We know that many of you have seen dealer commercials advertising 0% APR* financing. What the dealers don't advertise as clearly, is the fact that there is usually an option to take a cash rebate in lieu of their financing offer.

When you choose the rebate and use it as a down payment on the car, MWD FCU financing can beat the dealer's 0% APR*. You'll have a lower payment and you'll pay a lower total cost for the vehicle.

For more information, read our eye-opening article at www.MWDFCU.org/the-truth.

Remembering Charlene Johnson

It is with great sadness that we announce that Charlene Johnson passed away on August 1, 2016 after a prolonged illness.

Charlene worked as the Senior Accountant at MWD FCU for the last seven years. It was our pleasure to know and work with Charlene. She could find any out-of-balance condition in our general ledger accounts, discuss the latest sports scores, recommend a good book to read, or tell you anything you wanted to know about Disneyland. We will miss her smile and easy going nature.



MWD FCU Leadership
Peggy McCauley, CEO

Board of Directors
Debbie Ng - Chair
Michael Cooper - Vice Chair
Hamid Esfahani - Treasurer
Jose Sanchez - Secretary

Lorraine Aoyo
Chris Beggs
Drew Boronkay
Garry Bryant
Sheri Dean

Supervisory Committee
Catherine M. Stites, Chair

Follow us on Twitter
and Instagram:
[@mwd_fcu](https://www.instagram.com/mwd_fcu)



Holiday Cash

The holidays are upon us, and we have good cheer to spread! For all of our Holiday Club account holders: your Holiday Club funds will be transferred to your regular share account on Tuesday, November 1 – just in time for early holiday shopping.

Not yet a member of our Holiday Club? Joining is easy and you can start saving your bundle for next year! Just let us know how much money you'd like to have automatically deposited into your Holiday Club Account each month, and we'll take care of the rest. Act now!



New Board Members

MWD FCU's Board of Directors consists of nine volunteer members who are elected to three-year terms. Next March, that number will increase to eleven Directors to offer more members an opportunity to get involved. The Board is responsible for maintaining the general direction and control of the Credit Union to safeguard each member's investments.

If you are interested in serving on the Board of Directors or a committee, please contact Peggy McCauley, CEO at PeggyM@MWDFCU.org. Credit Unions are run for members, by members and your participation is what makes that possible. Thank you!

Give the Gift of a Credit Union

This holiday season, give the gift of membership (and a little something for yourself too!). Share the benefits of membership with your coworkers and family members.

For each new member you refer to MWD FCU, we'll reward you with \$25. PLUS, we'll reward each of your referrals with \$25 too!**

There's no limit to the number of referrals you can make or the amount of money you can earn, so spread the holiday cheer! The more members you bring to MWD FCU, the more cash you'll put into your pocket and theirs! For eligibility information, visit www.MWDFCU.org.

*APR=Annual Percentage Rate. **Referred member must open a new account and sign up for direct deposit with a minimum monthly deposit amount of \$100 or more. Membership requirements must be met.