

FINANCIAL *flow*



Your **big** ideas deserve small rates.

Home Equity Lines of Credit as low as **3.25% APR***

Do you have grand plans – but a not-so-grand budget? MWD FCU can help! Access the built-up equity in your home with a HELOC designed just for YOU. We'll provide easy access to cash along with great benefits to help you save:

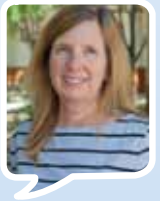
- ✓ Rates starting at 3.25% APR*
- ✓ Affordable payments
- ✓ Flexible terms
- ✓ Knowledgeable guidance

So go for it – add a splash of gorgeous color to your walls, spice up your kitchen with granite countertops, install environmentally-friendly solar panels or even consolidate high-rate debt. The choice is yours!

Apply now in person at our office or visit www.MWDFCU.org to learn more!

*APR=Annual Percentage Rate. MWD FCU home equity line of credit features variable rates based on the Prime Rate (as published in *The Wall Street Journal*) plus a margin, which as of 03/31/15 ranges from 3.25% APR to 8.00% APR for line amounts of \$5,000 to \$250,000. Rates are based on your credit score and 3.25% is our lowest rate. Stated rates apply to lines secured by single-family, owner-occupied residences in California. Ask us about our collateral and combined-loan-to-value (CLTV) ratio requirements to be eligible for these rates. Property insurance is required; if the collateral is determined to be in an area having special flood hazards, flood insurance will be required as well. Other restrictions may apply. All loans are subject to approval. All credit union loan programs, rates, terms and conditions are subject to change at any time without notice.

Peggy's Note



At MWD FCU, we believe that no matter where you go – your money should never be far away. That's why we belong to the CO-OP Shared BranchSM Network! Shared Branches are non-MWD FCU locations where you can perform numerous financial transactions while away from home. With thousands of locations conveniently situated across the country, you can access your MWD FCU accounts from just about anywhere.

While services vary by location, most Shared Branches allow you to:

- Deposit money
- Withdraw money
- Make payments
- And more

Along with Shared Branching, your membership at MWD FCU also grants you access to the CO-OP[®] ATM Network – consisting of nearly 30,000 ATMs nationwide where you can perform surcharge-free withdrawals.

Do you want a customized list of CO-OP[®] ATMs and Shared Branches close to where you live or work? Just ask! Simply email memberservice@mwdfcu.org or call 213.217.6612. For additional information, visit www.MWDFCU.org. We're committed to providing you with the account access you need – and the convenience you **deserve**.

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

PHONE NUMBERS
24-Hour Express Teller: 213.217.5724
Office Telephone Number: 213.217.6612
24-Hour Fax Line: 213.217.6010

MEMBER SERVICES
memberservice@MWDFCU.org
Website: www.MWDFCU.org

OFFICE CLOSINGS
Friday before Easter...Friday, April 3
Memorial Day.....Monday, May 25
Independence Day...Friday, July 3

OFFICE HOURS
7:30 a.m. to 4:00 p.m.
Monday through Friday

DID YOU KNOW?

MWD FCU Visa® credit cards have NO foreign currency exchange fees! What does that mean for you? It means that no matter where you travel – France, Australia, New Zealand, you name it – you can pay for purchases using your MWD FCU Visa credit card and be completely free of the hefty foreign currency exchange fees that many other financial institutions charge.

So go ahead – pack your bags and leave financial worries behind thanks to the MWD FCU Visa credit card. Additional features include: low rates, worldwide acceptance and streamlined purchasing power.

Visit www.MWDFCU.org to learn more today!

ANNUAL MEETING RECAP

The 59th Annual Meeting of MWD Federal Credit Union took place on March 18, 2015, in the MWD Headquarters Building Courtyard Café. Incumbent Directors Lorraine Aoy, Garry Bryant and Michael Cooper were reelected to serve a three-year term on the Credit Union's Board of Directors.

Chairman Debbie Ng conducted the business meeting, which included several additional speakers. Members were encouraged to refer their friends and family members to MWD Federal Credit Union and to take advantage of the Credit Union's wide variety of low-rate loan products.

The Credit Union ended 2014 with \$44.6 million in assets, \$16.4 million in loans and a very strong capital ratio of 12.50%.

Members in attendance enjoyed a gift raffle at the meeting's close. Congratulations to all our winners! The Board, Committees and Staff wish to thank everyone for their support.

MEMBERS ARE INVITED TO MONTHLY BOARD MEETINGS:

When: Last Wednesday of every month at 11:00 a.m. This quarter: April 29, May 27, and June 24.

Where: Union Station Bldg: Rm 4-599

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

SPRING INTO ACTION WITH A
Spring Green Loan

Get the green you need to kick-start your spring projects! Our Spring Green Loan's low rate makes it affordable to live and work in a more environmentally friendly manner. Whether you want to battle Southern California's drought with water conservation projects or invest in other sustainability projects, you'll enjoy:

- Rates as low as 5.99% APR*
- Loan amounts up to \$10,000
- Terms up to 36 months

Visit www.MWDFCU.org, stop by or call 213.217.6612 to apply today. Hurry – offer only lasts through June 30, 2015!

*APR=Annual Percentage Rate. Rate in effect through June 30, 2015. Maximum loan amount of \$10,000. Loan payments on a \$10,000 loan for 36 months at 5.99% APR are \$304.00. Rates are subject to change without notice. All loans are subject to approval. Additional restrictions may apply. Must be 18 or older to apply.



The Metropolitan Water District of Southern California will be hosting the **8th annual Spring Green Expo on April 30, 2015**. Mark your calendars for this unique educational event highlighting technology and eco-friendly products, services and programs.

SHARE YOUR EMAIL ADDRESS
AND YOU COULD *Win!*

Be the first to know what's new at MWD FCU! Share your email address with us so we can keep you in the loop about upcoming loan promotions, exciting new products and services, advanced technology, interest rate changes and more.

All members with an email address on file will be entered into our upcoming weekly prize drawings! Email memberservice@mwdfcu.org to share your email today.

THE MORE, *The Merrier*
Refer New Members and Get Rewarded!

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 bring MORE new members to MWD FCU – and put MORE cash in your pocket and theirs! That should make everyone merry!

Ready to get started? Just tell your family members and coworkers about all the advantages we offer – from our low-rate loans, free checking accounts and low fees to our online services and helpful guidance. For information about eligibility requirements, visit www.MWDFCU.org.

*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.

Peggy McCauley, CEO

BOARD OF DIRECTORS
Debbie Ng – Chair
Michael Cooper – Vice Chair
Hamid Esfahani – Treasurer
Sheri Shaffer – Secretary

Lorraine Aoy
Chris Beggs
Drew Boronkay
Garry Bryant
Jose Sanchez

SUPERVISORY COMMITTEE
Catherine M. Stites, Chair

