

# Financial *Flow*



## Spring Green Loans Are Back!

It's spring again and everything's coming up...green! At MWD FCU, we love to help our members make a difference in their lives—and in the community! With a Spring Green Loan, we can help you do both!

If you have a project that involves water conservation like drought-resistant landscaping, we've created a special low-rate loan to help you with these special needs. Check out the features of this environmentally-friendly loan:

- Rates as low as 6.99% APR\*
- Loan amounts up to \$10,000
- Terms up to 36 months

Applying is easy! Visit [www.MWDFCU.org](http://www.MWDFCU.org), stop by our branch or call 213.217.6612. Time is limited, so make sure you apply by June 30, 2017!



\*APR=Annual Percentage Rate. Rate in effect through June 30, 2017. All loans are subject to approval. Additional restrictions may apply. See Credit Union for more details.



Peggy's

## Note

Are you that person at work who's always telling people they need to join the Credit Union?

If so, we are looking for members who are willing to take time out of their busy schedules to be part of our newly formed MWD FCU Street Team. Street Team members will assist their Credit Union by spreading the word about our products, services and promotions.

Benefits you will receive as a Street Team volunteer include:

- Being the first to know of current Credit Union promotions.
- Earn rewards through our member referral program.
- Quarterly Team meetings with refreshments and prizes.
- Free checks with an MWD FCU checking account.

As a Street Team member, you will provide the link between your coworkers and the financial benefits of MWD Federal Credit Union. Through you, we can better serve the financial needs of the MWD community.

If you are interested in becoming an MWD FCU Street Team member, please email Patrick at [patrickh@mwdfcu.com](mailto:patrickh@mwdfcu.com). We look forward to having you on our team!

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**  
[MemberService@MWDFCU.org](mailto:MemberService@MWDFCU.org)  
Website: [www.MWDFCU.org](http://www.MWDFCU.org)

### Office Closings

Good Friday  
Memorial Day  
Independence Day

April 14th  
May 29th  
July 4th

## Spring Green Expo

The Metropolitan Water District of Southern California will be hosting their Annual Spring Green Expo on April 20, 2017 from 8:30 a.m. to 1:30 p.m., located at 700 North Alameda Street, Los Angeles, CA 90012. Mark your calendars for this unique educational event highlighting technology and eco-friendly products, services and programs. Open to the public and free to attend, the program is an opportunity for Metropolitan employees, along with other agencies, businesses, conservation organizations, and the educational community to highlight their role as the innovators and providers of environmentally-friendly programs, products and services that save water and promote sustainability.

## Your Mobile Wallet Is Almost Here!

This summer, MWD FCU is proud to introduce Apple Pay, Android Pay, and Samsung Pay for use with our VISA Debit and Credit Cards. With these mobile payment options, our members with Apple and Android smartphones can make purchases in participating restaurants, stores and online shops with a convenient tap on your phone.

Best of all, it's safe and secure!

## Did You Know?

Our VISA Credit Cards have NO foreign currency exchange fees! What does that mean for you? It means that no matter where you travel, 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 cards charge.

So go ahead and pack your bags and leave your 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](http://www.MWDFCU.org) to learn more today!

MWD FCU Leadership  
Peggy McCauley, CEO

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

Guadalupe Arteaga  
Chris Beggs  
Drew Boronkay  
Garry Bryant  
Bart Garcia  
Kamyar Motamedi

Supervisory Committee  
Catherine M. Stites, Chair

Follow us on Twitter  
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## Board of Directors Election Results

This year, four seats were open to candidates, and the winners were announced at our Annual Meeting on March 22, 2017. We'd like to welcome aboard our newest Board members:

**Guadalupe Arteaga:** started working at MWD in May 2009 in Information Security under Business Technology, supporting users with network access, application access and password assistance.

**Bart Garcia:** is a licensed Mechanical Engineer with over 30 years of project management experience. He has managed numerous projects involving very diverse stakeholders.

**Kamyar Motamedi:** is a Civil and Environmental Engineer who has been with MWD since 1989. He's been a member of MWD FCU since 1990 and also currently serves on the MWD FCU Asset Liability Committee.

We would also like to congratulate incumbent Board member, **Drew Boronkay**, on his re-election. A Risk Manager at MWD since 2002, he has been a Board member with MWD FCU for the past nine years.

Our sincere thanks to all who participated, and to our volunteer Board of Directors for their commitment to MWD FCU. Congratulations to all of our winners.

## MWD Offers Loan Discounts for Electric and Hybrid Vehicles

There are many reasons to drive green these days. Some of the benefits to purchasing electric or hybrid vehicles include fewer to no more stops for gas, reduced maintenance expenses and tax benefits<sup>1</sup>. Not to mention it's friendlier to our environment.

Need one more reason to buy? MWD FCU now offers a special loan rate as low as 1.49% APR\* for vehicles designated on the California Clean Vehicle rebate Project List and the U.S. Department of Energy's Fuel Economy site.

For more information contact the credit union at 213-217-6612.

## Home Equity Line of Credit

Rates are on the rise, so now's the best time to tackle any spring home improvement projects by using a Home Equity Line of Credit from MWD FCU!

Our low-rate HELOC can help you:

- Complete water conservation projects
- Consolidate high-interest debt
- Install solar panels



Low rates with flexible terms and affordable payments. Apply now in person or visit [www.MWDFCU.org](http://www.MWDFCU.org) to request an application package.



<sup>1</sup>MWD FCU is not a tax advisor. Check with your tax advisor for details. <sup>\*</sup>Subject to credit approval. Other terms and conditions may apply.