

# Financial *Flow*



## The More You Transfer, the More You Save!

2.99% APR\* Credit Card Balance Transfer



Consolidate debt to the MWD FCU Platinum Visa Credit Card and take advantage of our special 2.99% APR Balance Transfer Campaign for 12 months with no balance transfer fees. At the end of the promotional period you will continue to save with no annual fee and our everyday rates as low as 8.90% APR.

To experience the financial freedom you deserve visit [www.MWDFCU.org](http://www.MWDFCU.org), stop by or call 213.217.6612.

**Hurry, this promotional offer won't last long. Apply today!**

\*APR = Annual Percentage Rate. Rates, term and conditions are subject to change without notice. Offer subject to credit approval. Introductory rate of 2.99% APR is good on balance transfers for MWDFCU Visa Platinum cardholders for the first 12 months. Rate applies only on balance transfers. After the promotional period ends, the standard APR for purchases will be applied to all remaining balance transfer amounts. Standard APR ranges between 8.90% - 18.00%. Credit card approval and standard APR depends on creditworthiness and other qualifications. Offer begins July 1, 2016, but could end at any time without notice.



Peggy's

## Note

Summer is the time for many of us to get in shape. This summer MWD FCU wants to help members get in financial shape with several ways to save time and money!

- Did you know that we offer Shared Branching? If you need to make a financial transaction, but aren't near our branch, you can visit over 5,000 participating credit unions to make transactions. For a list of available credit unions near you visit [www.co-opcreditunions.org/locator/](http://www.co-opcreditunions.org/locator/) or download the MWD FCU mobile app from iTunes and Google Play!
- No matter what you've set your sights on this summer, MWD FCU has you covered with our low rate Summer Fun Loan. Check out the reverse side for more details.
- We offer great rates on electronic vehicle loans. Loan terms as long as 72 months and up to 100% financing is available. Get pre-approved for a loan and shop knowing you don't have to hassle with the dealership's finance department.
- MWD FCU's Platinum Visa Credit Card has no foreign currency exchange fees. Shop with confidence this summer.

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](mailto:memberservices@MWDFCU.org)  
website: [www.MWDFCU.org](http://www.MWDFCU.org)

### Office Closings

Independence Day  
Labor Day

July 4th  
September 5th

## Did You Know?

In 1909, Alphonse Desjardins helped a group of Franco-American Catholics in Manchester, New Hampshire, organize St. Mary's Cooperative Credit Association. This was the first credit union in the United States.

MWD Federal Credit Union was chartered 47 years later, in 1956, and is still going strong today as we celebrate 60 years of service.



## Share Your Email and You Could Win \$100!

On September 30th, we will have a random drawing of all members for which we have email addresses. One lucky member will receive \$100. Simply stop by, email [memberservice@mwdfcu.org](mailto:memberservice@mwdfcu.org) or call 213.217.6612 to provide us with your email address.

## Members are Invited to Monthly Board Meetings:

**When:** Last Wednesday of every month at 11:00 a.m. This quarter: July 27, August 31, and September 28.

**Where:** Union Station Bldg: Rm 4-599

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

MWDFCU 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

## Summer Fun Loan

No matter what you've set your sights on for summertime, MWD FCU can help you with the financing. With rates as low as 6.99% APR\* and terms to fit your lifestyle, our Summer Fun Loan will help you make a splash this summer.

**To apply, stop by or call 213.217.6612. Hurry – summer won't last forever**



\* APR = Annual Percentage Rate. Rates are based on your credit score and 6.99% is our lowest rate. A loan of 6.99% for 3 years would have a payment of \$308.74. This offer expires September 30, 2016. Rates are subject to change without notice. All loans are subject to approval. Additional restrictions may apply. Must be 18 or older to apply.

## Follow Us on Instagram & Twitter!



Catch all of MWD FCU's important news and updates from your favorite social media sites. Follow us on Twitter and Instagram: @mwd\_fcu

## Fill the College Tuition Gap with a Smart Option Student Loan

Whatever you aspire to be, we don't want anything – especially money – to stand in your way. That's why we've partnered with Sallie Mae® to offer the Smart Option Student Loan! The Smart Option Student Loan is designed to help fund the gap between financial aid and college expenses.

### Benefits include:

- Low variable interest rates and competitive fixed interest rates – providing more choices and flexibility Ability to borrow up to 100% of school-certified education costs (minimum \$1,000)
- Rewards for on-time payments and automatic payment plans
- Option to apply with a creditworthy cosigner to help applicants qualify and receive a lower rate
- Fast online application
- No prepayment penalty
- No application or disbursement fee

Apply today and get ready to pay for college the smart way. Just visit [www.MWDFCU.org](http://www.MWDFCU.org)

