

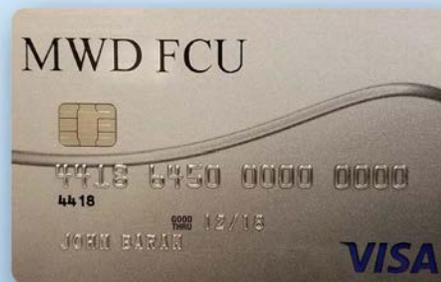
Financial *Flow*



Get the most out of your Platinum Visa card! With truly Platinum-level benefits like high limits, rewards and no foreign transaction fees, you're just scratching the surface of all we have to offer.

Balance Transfers as low as 2.99% APR*
Zero Fees on Foreign Transactions
ScoreCard Rewards Program

With benefits this amazing, this should be the only card in your wallet. So make sure you're squeezing all the benefits!



*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 MWD FCU Visa Platinum cardholders for the first 12 months. Rate applies only on balance transfers. All payments will be applied to balances with the highest APRs first. Your APR for all other advances will remain the same. 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.



Peggy's *Note*

Wherever your summer plans take you this season, MWD Federal Credit Union will be there to help! Thanks to our partnership with CO-OP Financial Services, you can access your account at over 5,000 shared branch credit unions and nearly 30,000 surcharge-free ATMs across all 50 states. With our mobile app, you can locate the ATM or shared branch credit union that's closest to you. Or if you're on the go, use the app to easily deposit your checks into your share savings or checking account.

Also, we just recently completed the process of approving both our VISA Platinum Credit Card and VISA Debit Card for use on Apple Pay, Android Pay, and Samsung Pay. The days of having to pull out your wallet and fumble with cards are quickly slipping into the past. Now you can simply make the purchase at any accepting store, restaurant or gas station with your smartphone. It's faster, easier and more secure!

At MWD FCU, we're constantly working to incorporate the technology available and striving to empower our members so that you're concerned less about access and more about enjoying whatever your plans are for fun in the sun.

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
 Website: www.MWDFCU.org

Office Closings

Independence Day
 Labor Day

July 4th
 September 4th

In Case You Missed It: MWD FCU's New Scholarship Program!

The Annual MWD Federal Credit Union Scholarship Program has been announced. What is it? \$1,000 will be awarded to the member who submits the best entry in our essay contest. Any member is eligible who is a full-time student in an accredited university, college, community college, or high school. Applicants must also have a current cumulative grade point average of 2.5 or higher. To enter, please visit www.mwdfcu.org/images/docs/scholarship_packet.pdf and download your application packet. All completed submissions must be received by MWD Federal Credit Union by July 10, 2017.

This is one of the many benefits young members can take advantage of with the teen CoolWave Account! Along with a \$25 gift certificate that they can earn for high school graduation, they may

also enjoy a personal free checking account to start developing money management skills, including their own VISA Debit Card. Looking to start your teenager down the path of responsible credit use as they enter young adulthood? Look into our secured VISA Credit Card with easy-to-manage limits.

We're here to help develop and maintain a healthy financial relationship with you and your family members. If you don't see any services that you're curious about, just ask!



MWD FCU Leadership
Peggy McCauley, CEO

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

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

Supervisory Committee
Catherine M. Stites, Chair

Follow us on Twitter
and Instagram:
@mwd_fcu



The Summer Fun Loan Is Here!

Let us help you enjoy the summer of your dreams. Whether you want brand new patio furniture to make your backyard its own perfect destination or planning a beach vacation on the shores of Maui, MWD FCU can help you finance it with our Summer Fun Loan!

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.

Hurry – this offer good through **September 30, 2017!**

**APR=Annual Percentage Rate. Rate in effect through September 30, 2017. Maximum loan amount of \$10,000. Loan payments on a \$10,000 loan for 36 months at 6.99% APR are \$308.73. Rates are subject to change without notice. All loans are subject to approval. Additional restrictions may apply. Must be 18 or older to apply.*



MWD FCU Announces Our New Move-In Loan!

Have your heart set on moving to a new rental but finances are tight? No problem! MWD FCU has a great new solution for you. We're offering a new Move-In Loan with rates as low as 6.74% APR* that can help you with a down payment, security deposit and/or your first few payments to get you moved in. Call us or stop by our branch and one of our Member Service Representatives will answer all your questions!

**APR=Annual Percentage Rate. Terms up to 24 months. Maximum loan amount is \$10,000. Minimum loan amount is \$1,000. Loan payments on a \$10,000 loan for 24 months at 6.74% APR are \$446.58. Must provide signed rental agreement. Proceeds must be payable to Landlord / Rental Company. Rates are subject to change without notice and depend on creditworthiness. Additional restrictions may apply.*

Mobile Wallet

We're proud to announce that our MWD FCU VISA Platinum Credit Card and VISA Debit Card are now both accepted in Apple Pay, Android Pay, and Samsung Pay! Adding your MWD FCU credit or debit card to whichever mobile wallet app you prefer will allow you to pay with the touch of your finger at supporting retailers and restaurants.



How do mobile wallets work?

Your card information is not stored on your mobile device, nor is it stored on Apple, Android, or Samsung servers - it's kept on VISA's secure network. Each time you make a purchase using your mobile wallet, VISA converts your card number into a unique "dummy" number that is stored in your mobile wallet device. This dummy number, along with a transaction-specific dynamic security code, is then used to process your payment. This unique number can only be used on the device that requested the purchase and must authenticate with your fingerprint or device passcode.

So whether it's credit or debit, pay securely and conveniently by adding your MWD FCU VISA cards to your mobile wallet today!