

Financial *Flow*



New Year's Resolution: Pay Off Debt!



Take Control of your Finances: Debt Consolidation Loan Special

The best way to pay off your outstanding debt is to consolidate high interest cards into one single loan with a closed-end term. Not only will you know exactly when your debt will be paid off, but it may eventually help increase your credit score (check with your credit rating agency for more information.)

MWD FCU is offering a special rate on consolidation loans:

- Rates as low as 7.25% APR*
- Minimum amount financed is \$500 and the maximum amount is \$20,000
- Additional terms and conditions may apply**

This offer ends March 31, 2017, so apply online at www.MWDFCU.org or call (213) 217-6612.

*APR = Annual Percentage Rate. Rates are based on your credit score and are subject to change without notice. All loans subject to approval. Additional restrictions may apply. Offer good on new loans only, existing loans are not eligible. Payments must be made directly to creditors. Not valid with any other offers.



Peggy's

Note

From all of us at MWD FCU, we want to wish you a happy and prosperous new year! Moving forward in 2017, we look forward to helping our members save money and reach their financial goals. One way we plan to achieve this goal is by streamlining our loan application process – making the process easier & faster than ever!

And if you are in the market for a new vehicle, nothing could be easier than Autoland. As an MWD FCU member, you have access to Autoland – the hassle-free car buying service. When I recently decided to purchase a new truck, I simply picked up the phone and called Mike McMahon, our Autoland Consultant.

Mike did all the legwork – I just told him what I was looking for, and he took it from there. He found the perfect truck, negotiated preferred pricing, and secured all manufacturer incentives. He even delivered it to the Credit Union!

I love my new truck and am grateful to Mike and Autoland for making the process completely stress-free. Please give Mike a call at 800.234.6999 or visit www.mwdfcu.org/autoland for additional information.

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

Martin Luther King Jr. Day	January 16th
Presidents Day	February 20th
Cesar Chavez Day	March 31st

Did You Know?

Our 2017 Holiday / Payday calendars are available now! Visit www.mwdfcu.org/calendar to view, download, and print.

Tappy the Turtle & CoolWave

We're proud to announce that our Scottie Savers and Teen Gold Club Accounts have been transformed into our brand new Tappy the Turtle Club and CoolWave Accounts! Members of each will enjoy:

Tappy the Turtle Club:

- An annual birthday gift!
- The chance to enter into our seasonal coloring contest and win prizes!
- Access to our new Tappy the Turtle Club website pages with tips on how to handle your money and information on how you can do your part to conserve water and help our planet.



CoolWave:

- \$25 Gift Card for High School Graduation.
- The chance to apply for our annual \$1,000 Scholarship Contest.
- The ability to keep track of all the latest financial and eco-conservation info on our Twitter and Instagram feed.



And you can also take advantage of these other products:

- A personal free checking account with online banking, e-Statements & POP money.
- Your own VISA Debit Card.
- Watch your money grow by opening a Certificate Builder Account.
- The Smart Option Student Loan® by Sallie Mae®.

Annual Meeting Notice

The Annual Meeting of the MWD Federal Credit Union will be held on March 22, 2017, in the MWD Headquarters Building Courtyard Café. The meeting will be called to order at 2:00pm.

The number of seats on the Board of Directors is currently nine, but that number will now be expanded to eleven in order 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.

The Nominating Committee will still accept nominations by petition on behalf of anyone wishing to run for an expiring term on the Board of Directors. Nominations from the floor will not be accepted. An election will only be conducted by ballot if there are more nominations than expiring terms on the Board of Directors. All eligible members who are interested in serving as a Credit Union Director or would like to nominate another eligible member for election to the MWD FCU Board are encouraged to contact the nominating committee through our website <https://www.mwdfcu.org/board-member-announcement> or by email at MWDFCUboard@mwdfcu.org.

Nominations should be made as soon as possible, but no later than February 10, 2017.

The following members have been nominated for election by the Nominating Committee:

- **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. She has been a member of MWDFCU since 1999. Guadalupe is a graduate of Cal State Los Angeles with a BS degree in Computer Science. She enjoys the challenge and experiences that come with volunteer work, having been involved with her sons' schools and now actively volunteering at her church.
- **Drew Boronkay** is a Risk Manager at MWD. He has been in that position since 2002; an MWD employee since 1992 and an MWD FCU member for over 22 years. He has working knowledge of MWD FCU operations as an MWD Credit Union Board Member for the past 9 years. Drew has a BA in History 1984, UCLA and a MS Environmental Studies, CS Fullerton 1994. He has financial experience as a Stockbroker and knowledge and experience with the banking industry.
- **Jim Chen** started with MWD in 2006 as a consultant to the Program Management Unit. He became an employee in 2008 and is currently a Senior Project Control Specialist supporting over 60 projects and 500 million in CIP projects. Jim has been a member of MWDFCU since 2014 and is currently Acting Chair of the MWDFCU Marketing Committee. Jim graduated from Cal State Fullerton with a BA in Business Marketing.
- **Bart Garcia** is a licensed Mechanical Engineer with over 30 years of project management experience, primarily in water. He has managed numerous projects involving very diverse stakeholders. The budgets varied from small cap projects of less than \$250K to several larger projects that aggregated up to \$10M. He has been a member of MWDFCU since 1991.
- **Encarnacion Gutierrez** started with MWD in 2007 as a Project Manager in the PM Unit, and is now a Design Manager in the Design Unit. Both units are part of the Engineering Services Group. Encarnacion completed his BS in Engineering at UCLA in 2002, and his MS in Engineering at UC Berkeley in 2003. He began working in public works construction immediately after graduation. He has been a member of MWDFCU since 2011 and has experience in retail banking, real estate lending and budget management.
- **Kamyar Motamedi** has been employed by MWD since 1989. He is registered as a professional Civil Engineer in the State of California, and Environmental Engineer in the U.S. Kamyar received a BS in Civil Engineering from the University of Texas, Austin in 1983 and a MS in Environmental Engineering at LMU, Los Angeles in 1996. He has been a member of MWDFCU since 1990 and is currently a member of the MWDFCU Asset Liability Committee.

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)

