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*APR=Annual Percentage Rate. Direct Deposit with Dade County Federal and auto debit of loan payment required. Rate and down-payment requirement based on credit evaluation. The rate you qualify to receive may vary depending on individual credit history and underwriting factors. Home must be in first position for mortgage or refinance promotion. If loan is paid in full in less than 2 years, members must pay closing cost. Credit Union will finance 97% on loan to value on purchases and 80% loan to value for refinances. All Credit Union loan programs, rates, terms and conditions are subject to change at any time without notice and cannot be combined with any other offer. New Money only. This offer does not apply to existing loans.

Dade County Federal Credit Union's Annual Meeting for this year is scheduled for Friday, July 26th, 2013, at 10:00 a.m. The location for the meeting is the Main Office, located at 1500 NW 107th Avenue, Miami. The nominating committee has selected the following individuals to run for the current vacancies on the Board of Directors:

Bonnie Burrell has served on Dade County Federal Credit Union's Board for over 25 years and has been Chairman since 2003. She has served as a member of the Credit Union's Asset/Liability Management Committee since 1996. Prior to that, Mrs. Burrell was a Supervisory Committee member for 6 years. She is a current member of the Credit Union Executive Society, the Directors' Education Forum and NAFCU's Education Committee. Mrs. Burrell completed the Asset/Liability Management program at the University of Missouri and completed the Credit Union National Association's Board of Directors certification course. She also attended the Directors' Leadership Institute at the Business School of London where she received

her Certified Credit Union Director's Degree. She is a past President of Greater Miami Chapter of Florida Women in Government and was State Chairperson of the FWIG Policies and Procedures Committee. Mrs. Burrell's last position with the County before she retired was Administrative Coordinator in the County Manager's Office.

Thelma Johnson has served on Dade County Federal Credit Union's Board of Directors for the past 23 years. She served as Chair of the Board in 1998 and at that time was a member of the National Association of Credit Union Chairmen. Prior to that, she served on the Supervisory Committee for three years. She is a current member of the Credit Union Executive Society and the Directors' Educational Forum. Mrs. Johnson attended the Directors' Leadership Institute at the Business School of London where she received her Certified Credit Union Director's Degree. Mrs. Johnson's last position with the County before she retired was Administrative Officer for the Miami-Dade Community Action Agency. She is a graduate of Florida

A & M University with a B.S. Degree in Business and a graduate from the University of Miami with a Masters in Education.

For those interested in being placed on the ballot to run for a position on the Board, under the federal bylaws, you may petition for nomination. The petition must be signed by 500 members. You may pick up an official petition form from the Secretary of the Credit Union during regular business hours. You may need to provide identification to obtain the petition. The deadline for the petition to be received by the Nominating Committee is **June 10, 2013**. Along with the petition, you must submit a brief resumé and a signed statement certifying that you will be willing to serve if elected. The names of all nominees by petition and nominees from the Nominating Committee will be posted in each branch prior to the election. The election will not be conducted by ballot when there is only one nominee for the position to be filled. When there is more than one candidate for any vacancy, then the election will be conducted by mail.



You can do that!



Your Style is Unique with "MyStyle"

Whether your goal is added security or a personal style statement, it's easy with MyStyle.

You can customize your Dade County Federal Debit Cards by covering the entire front of the card with a picture of the kids, your pet, your special someone, or even a beautiful landscape – almost anything! Your only limit is your imagination, and your MyStyle card is yours and yours alone.

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Take Comfort with The Family Security Plan®



When life takes an unexpected turn, who will provide care and financial security if you are not there? Living expenses, college tuition, mortgage and maintenance, not to mention an average funeral cost upwards of \$10,000. **Whole Life Insurance** can help you ensure your family is taken care of.

When health insurance falls short, you may lack funds for expensive medical treatments. Only 3% of Americans say their health insurance would fully cover a sudden \$1,000 medical bill. Nearly half would have to tap into savings. Another third would resort to credit cards or another form of borrowing. **Critical Illness Insurance ensures** a cash lump sum upon first diagnosis of a covered critical illness. Plus, you'll have access to a customized database of over 50,000 world-class specialists to meet your medical needs.


When you are out of work due to an illness or accident, how would you pay your bills? One in five workers is out of work for at least a year during their working career. Unexpected illnesses and injuries

Continued on back page



We Love Our Members

The lucky winner of our "We Love Our Members" sweepstakes, held through the month of February, 2013, is Françoise Lisa Fouquet, who remarked, "I never thought I'd win. I just 'Liked' Dade County Federal on Facebook and decided to enter the sweepstakes while I was there. We're going to use the prize for a long-overdue family vacation."

Like Us On  **Don't forget to "Like" us on Facebook and receive updates on future contests and events, as well as financial tips.**

Hurricane Season is Just Around the Corner. Are You Prepared?

No one knows better than South Floridians how important it is to safeguard your home, your critical papers and your life in the event of a hurricane.

Do you have hurricane shutters and an emergency generator? A low-interest Signature Loan can make them affordable. Make an investment that will enhance the value of your home for years to come: hurricane-impact windows, financed through a Home Equity Loan.

And to safeguard your deed, insurance papers, and other important documents, consider a Safe Deposit Box. It's a minimal investment, for maximum peace of mind.

Hurricane season is coming. Let Dade County Federal help you prepare.

OUR MISSION: TO DELIVER THE HIGHEST LEVEL OF SERVICE BY PROVIDING SOLUTIONS TO YOUR FINANCIAL NEEDS.