

**JULY 2023** 

# BE STORM READY!

Apply for a personal loan with low rates and easy flexible terms for your convenience.

### **USE THE FUNDS FOR ANYTHING YOU NEED**

**Storm Shutters** 

**Impact Resistant Windows** 

**Power Generators** 

**Emergency Funds** 





\*APR= Annual Percentage Rate. The rate you qualify to receive may vary depending on individual credit history and underwriting factors. All Credit Union loan programs, rates, terms and conditions are subject to change at any time without notice. Maximum unsecured debt with DCFCU may not exceed \$30,000. To qualify for the lowest rate, direct deposit of paycheck, auto-debit of loan payment and DCFCU share draft checking account required. Members with an existing DCFCU unsecured debt will need to qualify additional disbursement of at least \$2,500 over the current outstanding balance. This loan promotion may be canceled at any time without notice. Membership Required.

### Smart Summer Travel: 7 Ways to Save and Still Have Fun!

Few things stoke wanderlust like longer days and warmer temps. But before you deep dive into summer travel—and your wallet—check out these tips that can help you have fun in the sun without breaking the bank.

#### 1. Set a Realistic Budget

Before you hit the open road (or sky...or seas...) consider all the expenses involved, including transportation, accommodation, meals, and activities. Allocate a portion of your budget for unexpected expenses. Having a big-picture overview of your financial limitations will steer your decision-making process and make overspending less likely.

#### 2. Travel Off-Peak

Take advantage of off-peak seasons or weekdays when prices are often lower. Avoiding popular travel periods can help you secure better deals on flights, accommodations, and attractions. Moreover, you'll be able to enjoy destinations with fewer crowds, enhancing your overall experience.

#### 3. Explore Alternative Accommodations

Instead of opting for traditional hotels or vacation rentals that often come with cleaning fees, explore alternative accommodations to save money. Consider options such as hostels (single rooms are often still an option), house-swapping, or even house or pet-sitting for friends if your dates are flexible.

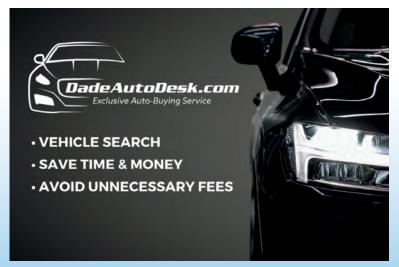
#### 4. Be Flexible with Your Destination

Explore different destinations based on affordability. Less-er-known or up-and-coming locales can offer rich experiences without the premium rates. Research affordable domestic or international destinations—by being flexible on the 'where,' you can uncover hidden gems without shelling out a ton on airfare.

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## COMING SOON! Online and Mobile Banking Upgrade!





#### **Branch Locations**

MAIN OFFICE (ATM Available) 1500 NW 107th Avenue Miami, FL 33172

DOWNTOWN (ATM Available) 111 NW 1st Street Miami, FL 33128

HIALEAH (ATM Available) 1738 West 49th Street Hialeah, FL 33012 JACKSON MEMORIAL HOSPITAL (ATM Available) 1611 NW 12th Avenue, Suite H Miami, FL 33136

> HOMESTEAD (ATM Available) 29850 S Dixie Highway Homestead, FL 33033

KENDALL (ATM Available) 10900 N Kendall Drive (88th St) Miami, FL 33176 NICKLAUS CHILDREN'S HOSPITAL (ATM Available) 3100 SW 62nd Avenue Miami, FL 33155

> SOUTH DADE (ATM Available) 20295 S Dixie Highway Miami, FL 33189

MIAMI GARDENS (ATM Available) 20645 NW 2nd Avenue (441) Miami Gardens, FL 33169 MIAMI GARDENS IN-STORE (ATM Available)

(Located inside Walmart® Supercenter Adjacent to Hard Rock® Stadium) 19501 NW 27th Avenue Miami Gardens, FL 33056

CONTACT CENTER Mon - Fri 8:00am-6:30pm Sat 9:00am-2:00pm





In Miami-Dade County (305) 471-5080 Outside Miami-Dade County (800) 299-7147 www.dcfcu.org © 2023 Dade County FCU









