



READ ME ONLINE!

CURRENCY EVENTS

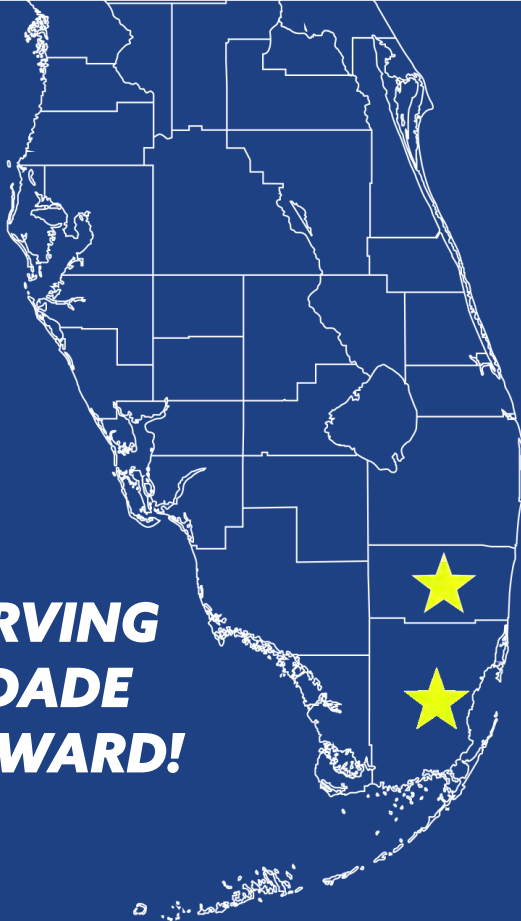
QUARTERLY NEWSLETTER FOR DADE COUNTY FEDERAL CREDIT UNION MEMBERS



OCTOBER 2023

Hello Broward!

We are thrilled to announce that we are expanding our membership to the Broward County community. We look forward to serving you!



**NOW SERVING
MIAMI-DADE
AND BROWARD!**

Gen-You School Donations



Gen-You, our youth-focused committee, recently had the incredible opportunity to contribute to the local community by donating school supplies to Toussaint L'Ouverture Elementary. This initiative aimed to support and uplift the students and teachers, providing them with essential tools for their educational journey. Knowing that these supplies are going to such a deserving and impactful place fills us with great hope and enthusiasm. Gen-You remains committed to empowering education and creating lasting positive change in our community.



We Moved!

Our Hialeah Branch has moved to a new location.

Come visit our new branch located at:

**1012 WEST 49TH STREET
HIALEAH, FL 33012**



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

Introducing New Membership Expulsion Policy

Disclosure of Expulsion Policy

We may terminate your membership in Dade County Federal Credit Union in one of three ways. The first way is through a special meeting. Under this option, we may call a special meeting of the members, provide you an opportunity to be heard, and obtain a two-thirds vote of the members present at the special meeting in favor of your expulsion. The second way to terminate your membership is under a nonparticipation policy given to each member that follows certain requirements. The third way to terminate your membership is by a two-thirds vote of a quorum of the directors of the credit union for cause.

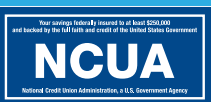
Cause is defined as follows: (A) a substantial or repeated violation of Membership and Account Agreement with us; (B) a substantial or repeated disruption, including dangerous or abusive behavior, to the credit union's operations; or (C) fraud, attempted fraud, or a conviction of other illegal conduct that a member has been convicted of in relation to us, including in connection with our employees conducting business on behalf of us.

Before the board votes on an expulsion, we must provide written notice to your mail address (or email, if applicable) on record or personally provide the written notice. We must provide the specific reasons for the expulsion and allow you an opportunity to rebut those reasons through a hearing if you choose. It is your responsibility to keep your contact information with us up to date, and to open and read notices from us. Unless we determine to allow otherwise, there is no right to an in-person hearing with the board. If you fail to request a hearing within 60 calendar days of receipt of the notice, you will be expelled. You may submit any complaints about your pending expulsion or expulsion to NCUA's Consumer Assistance Center if the complaint cannot be resolved with the credit union.

We will confirm any expulsion with a letter with information on the effect of the expulsion and how you can request reinstatement. Expulsion or withdrawal from membership does not relieve a member of liability to the credit union, and we may demand immediate repayment of the money you owe to us after expulsion, subject to any applicable contract terms and conditions.

For additional information on expulsion and a copy of our expulsion policy, see Article XIV of our Bylaws.

Scan QR Code
for branch locations
and hours of operation.



In Miami-Dade County (305) 471-5080
Outside Miami-Dade County (800) 299-7147
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Holiday Shopping with your DCFCU Visa Platinum!

0% APR* on all purchases made within the first 60 days
& keep the 0% interest for 12 months!

**0% INTRO APR*
HOLIDAY SHOPPING!**

NEW CARDHOLDERS ONLY!

[dcfcu.org/zero](https://www.dcfcu.org/zero)

*APR=Annual Percentage Rate. Purchases will receive the 0% introductory APR for 60 days from the date DCFCU Platinum Credit Card is activated. Introductory rate of 0% will be in effect for 12 months and then revert back to a variable APR ranging between 12.65% - 17.90%. Purchases made after 60 days will be subject to the variable APR ranging from 12.65% to 17.90%. Rewards points are not valid on cash advances/ATM transactions. Offer subject to credit evaluation. All credit union loan programs, rates, terms and conditions are subject to change at any time without notice. This offer does not apply to existing Dade County Federal Credit Union loans. This offer is for new card holders only. Membership required. Other restrictions may apply.

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