



APRIL 2023

Annual Meeting

Dade County Federal Credit Union's Annual Meeting for this year is scheduled for Friday, July 7, 2023 at 10:00 a.m. The location for the meeting is in the Main Office, located at 1500 NW 107th Avenue, Miami, FL 33172. The Nominating Committee has selected the following individuals for the current vacancies on the Board of Directors:

George Joseph is President, CEO, and Board Treasurer of Dade County Federal Credit Union. He has 35 years of experience working with financial institutions, 27 years specifically within the Credit Union movement. In 1998, Mr. Joseph left the NCUA to join Dade County Federal Credit Union as Executive Vice President and was named CEO in November 2000. A title he still holds today. He is a graduate of Andrews University, with a BBA in Accounting and a minor in Theology. Mr. Joseph works closely with a number of charitable organizations where he has served in various capacities, including Chairman of both March for Babies and Juvenile Diabetes Foundations. He also serves as a fundraiser for both the Police Benevolent Association and the Hispanic Police Officers Association.

Edward Marquez was appointed as Chief Financial Officer/Finance Director of the Miami-Dade County government by the Honorable Daniella Levine Cava in November 2020 and also served as Deputy Mayor under the administration of Honorable Mayor Carlos A. Gimenez starting in August 2011. Under both administrations, Mr. Marquez was responsible for overseeing the internal management functions of the County, which include the County's Management and Budget, Human Resources, Internal Services, Finance, Audit and Management, and Information Technology Departments.

Prior to his engagements with Miami-Dade County, Mr. Marquez was Senior Vice President of First Southwest Company, an investment banking and financial advisory firm, and managed its Miami Office. He has also served as Chief Financial Officer of the Miami-Dade County School Board - the fourth largest school district in the United States. Prior to his tenure at the School Board, Mr. Marquez served as Miami's City Manager where he directed the development of the Five-Year Fiscal and Operational Recovery Plan, and coordinated a joint business-government blue ribbon task force to improve municipal efficiencies. As a result, Mr. Marquez effectively guided a near bankrupt city government, with a \$400 Million operating and capital improvement budget and a workforce of 3,500, toward fiscal well-being.

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 May 23, 2023.

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*Introductory rate of 5.50% APR available for 12 months with a minimum draw at time of closing of \$25,000 or full line, if less than \$25,000. Up to 85% CLTV (combined loan-to-value), PMI may be required, subject to property valuation, valid for primary residences, single family, PUD or condos in Miami-Dade, Broward, Palm Beach and Monroe Counties only. Existing loans are not eligible for promotional rate unless new loan with an increase advance of \$25,000 is obtained. After initial promotional period, the APR may vary, subject to Prime plus or minus contracted margin. The APR will not go below the Floor Rate of 5.00% and higher than the Cap of 18.00%. Credit Union's service providers for all title, appraisal and lien perfection required. Home Owners/Windstorm is required and Flood Insurance is required if property is located in a Flood Zone. Rates and terms subject to change without notice. Credit Union Membership required prior to funding. **See website for details.

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

APRIL IS YOUTH MONTH!

**CELEBRATE YOUTH MONTH AND ENTER FOR
A CHANCE TO WIN UP TO \$1,000*.**



**SCAVENGER HUNT
SOCIAL MEDIA SWEEPSTAKES
COLORING CONTEST
ESSAY CONTESTS**

SCAN HERE FOR MORE INFORMATION.



*Certain restrictions apply, please visit the website for a list of rules.

Branch Locations

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

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

HALEAH (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, FL 33169

MIAMI GARDENS IN-STORE
(ATM Available)
(Located inside Walmart® Supercenter
Adjacent to Hard Rock® Stadium)
19501 NW 27th Avenue
Miami, 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
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