

# NEWSLETTER

January 2026



## A Message from Dade County Federal Credit Union's President & CEO

Happy New Year! As we step into 2026, I am filled with excitement and optimism for what lies ahead. At Dade County Federal Credit Union, our mission has always been to serve our members and strengthen our community, and 2025 was a shining example of that commitment.

Last year, we introduced several innovative products designed to meet the unique needs of our members. We launched the Law Enforcement Loan, offering officers a low 3.99% APR and up to \$3,000 to help finance essential equipment such as uniforms, vests, and tactical tools. This initiative reflects our deep appreciation for those who protect and serve our community.

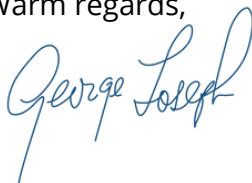
We also rolled out the Quick Cash Loan, providing members who have been with us for at least six months and maintain direct deposit the ability to borrow up to \$2,000 quickly, without a credit check. In addition, we introduced our Business Credit Card, giving small businesses access to credit limits up to \$50,000 with rates as low as 12.15% APR and no annual fee. These programs are designed to empower our members and local businesses to thrive.

Our commitment to community outreach was stronger than ever. We organized a drive for the victims of Hurricane Melissa that were affected in Jamaica, collecting essential items and donating \$25,000 to the Jamaica Cooperative Credit Union League. We also provided 700 turkeys to families in Miami-Dade and Broward Counties, ensuring many could enjoy a warm holiday meal. And we ended the year with our Toy Drive, where, thanks to incredible community partners, we donated over 7,500 toys to four schools across Miami-Dade and Broward County, truly showcasing the power of collaboration and compassion.

As we look forward to 2026, we remain dedicated to creating financial solutions that make a difference, continuing our tradition of giving back, and embracing technology and innovation to serve our members better.

Together, we will build on these successes and find new ways to deliver convenience, security, and value. Thank you for being part of the Dade County Federal Credit Union family. Here's to a year of growth, innovation, and shared accomplishments!

Warm regards,



George Joseph  
President/CEO

OUR MISSION:

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

## DCFCU Annual Turkey Drive

Last year, Dade County Federal Credit Union proudly continued its tradition of giving back through the Annual Turkey Drive, distributing 700 turkeys to families across our community. These efforts reflect our unwavering commitment to supporting those we serve and making the holiday season brighter. Our drive-through giveaways were hosted at the Miami Gardens and Homestead Branch locations, ensuring convenient access for members and neighbors. In addition, DCFCU extended the celebration to Royal Palm Elementary in Lauderhill.



At DCFCU, community is at the heart of everything we do. Through initiatives like the Turkey Drive, we aim to bring joy, relief, and connection during the holidays. Thank you to everyone who participated and helped make this event a success!

## Hurricane Melissa Jamaica Relief Drive a Success

In the wake of Hurricane Melissa's devastating impact on Jamaica, Dade County Federal Credit Union (DCFCU) launched a Hurricane Relief Drive to support families left displaced and in urgent need. Thanks to the generosity of our members, staff, and community partners, the drive was a resounding success.

DCFCU collected essential items, including non-perishable food, bottled water, toiletries, baby supplies, blankets, and gently used clothing. These donations were delivered directly to Jamaican families who are working to rebuild their lives after the storm. The outpouring of support from our community truly reflected the credit union philosophy of People Helping People. Thank you to everyone who contributed.



## Power Your Business with a DCFCU Business Credit Card

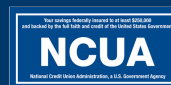
Get the spending power, rewards, and control your business needs, with credit limits up to \$50,000 and no annual fee. Apply online or visit any of our branch locations to speak with a representative to get started!



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