

**APRIL 2025**

## Annual Meeting

Dade County Federal Credit Union's Annual Meeting is scheduled for **Monday, July 7, 2025 at 10:00 am**. The meeting will be held at the Main Office, located at **1500 NW 107th Avenue, Sweetwater, FL 33172**. The Nominating Committee has reaffirmed the appointment of the following individuals to continue their service on the Board of Directors.

**Bonnie Burrell** has served on Dade County Federal Credit Union's Board for over 30 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 former 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 London School of Business where she received her Certified Credit Union Director's designation. She is a past President of the Greater Miami Chapter of Florida Women in Government and was State Chairperson of the FWIG Policies & Procedures Committee. Mrs. Burrell's last position with the County before she retired was Administrative Coordinator in the County Manager's Office.

**Richard Burns** was appointed and later elected to Dade County Federal Credit Union's Board of Directors. Mr. Burns is presently the Vice Chairman of Dade County Federal Credit Union. After a distinguished 40-year legal career representing many businesses and individuals as well as establishing a successful title insurance company, he joined the Credit Union as general counsel in 2009. After his retirement from the Credit Union, he continued to advise Dade Diversified Services Inc, the title company run by Dade County Federal. Richard is a graduate of the Wharton School of Finance at the University of Pennsylvania and earned his law degree from the University of Miami. He proudly served in the United States Coast Guard. He is a member of The Florida Bar and the United States Federal Bar Association.

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 28, 2025.



## Your Dream Home Is Closer Than You Think

**SAVE UP TO \$8,000 IN CLOSING COSTS OR GET UP TO \$100,000 TOWARDS YOUR HOME!**

### First-mortgage or Refinance

- Up to \$8,000 closing cost assistance for purchases and up to \$3,000 for refinances
- Low fixed rates
- Maximum 30-year term is available

### Home Purchasing Assistance Program

- First time home buyer
- Employed in the same line of work for at least 24 months
- Have a good, established credit history

First-mortgage: \*Closing cost assistance available up to \$8,000 for purchase and up to \$3,000 for refinance, excluding points, realtor commission, realtor fees, prepaid and escrow expenses. 30 years Maximum Term. Closing costs must be repaid if the mortgage is paid off within 2 years. Requires escrows of taxes and insurance. Valid for refinance or purchase of primary residence/owner-occupied single-family home, townhouse or villa (not valid for condominiums). Must close with A&M Title. Loans over 80% LTV will require PMI. Certain restrictions apply. Mortgage loans are subject to evaluation of credit, collateral, income, loan-to-value, loan amount and underwriting criteria. Products offered, terms, and conditions are subject to change or cancellation without notice. Home Purchase Assistance Program is ineligible for this promotion. Other restrictions may apply. Credit Union Membership required prior to closing. HPA: \*Applicant must live, work, worship or go to school in Miami-Dade or Broward County. Applicant can receive up to \$100,000 or 25% of a purchase, whichever is lower, towards the purchase of their first home as a 30-year 2nd mortgage at 0% interest rate, and no monthly payments with DCFCU HPA. If the home is used as the primary residence with homestead exemption for six (6) years, the DCFCU HPA will be satisfied in the 7th year. Dade County Federal Credit Union must be the lender of the first mortgage loan. Mortgage loans are subject to credit, income, and collateral evaluation. All Credit Union loan programs, rates, terms, and conditions are subject to change at any time without notice. Subject to credit union policy. Dade County Federal Credit Union NMLS ID is 410320.





## A Day of Fun, Community, and Appreciation: DCFCU Member Appreciation Day

March 2025 - We threw a party, and everyone was invited! Member Appreciation Day was fantastic, filled with fun, laughter, and community spirit. It was a day dedicated to showing our appreciation to our valued members, as well as welcoming the community to experience what Dade County Federal Credit Union is all about. From the moment the event kicked off, the atmosphere was electric. We got our blood pumping with an energetic Zumba class, which was a huge hit! Participants of all ages joined in the fun, moving and grooving to the lively music.



The sweet aroma of freshly spun cotton candy filled the air, while the refreshing taste of snow cones and the savory goodness of hot dogs kept everyone satisfied.

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# Home Equity Line of Credit



## Intro 3.99% APR\*

- **LENDER PAID CLOSING COSTS**  
(Up to \$1,500)
- **OPEN LINE OF CREDIT**
- **TAX DEDUCTIBLE INTEREST**  
(Consult a Tax Advisor)

**Apply Today!**



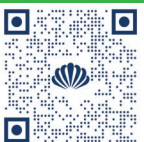
Introductory rate as low as 3.99% APR available for 12 months with a minimum draw at time of closing of \$25,000 or full line, if less than \$25,000. Credit Union pays all customary closing costs. Up to 85% CLTV (combined loan-to-value), PMI may be required, subject to property valuation, valid for primary residences, single family, PUD or condos in Florida 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 4.00% and higher than the Cap of 18.00%. The Member must repay the closing costs if the loan is paid and closed prior to 2 years. Rates and terms are subject to change without notice. Must close with A&M Title. 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 closing.



In Miami-Dade County (305) 471-5080  
Outside Miami-Dade County (800) 299-7147  
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