



APRIL 2024

Annual Meeting

Dade County Federal Credit Union's Annual Meeting is scheduled for **Thursday, July 11, 2024 at 10:00 am**. The meeting will be held in the Main Office, located at **1500 NW 107th Avenue, Miami, FL 33172**. The Nominating Committee has selected the following individual for the current vacancy on the Board of Directors:

Marjorie James was elected to the Board of Directors of Dade County Federal Credit Union. She currently holds the position of Board Secretary. Ms. James served as Chair of the Supervisory Committee. She was initially elected and later appointed to Dade County Federal Credit Union's Supervisory Committee. She has an impressive career of over 30 years in Government Services, serving in various capacities, e.g., Accounting Technician, Teacher, Affirmative Action Counselor, Contract Specialist with the United States Coast Guard 7th District, and Office Engineer with Metrorail Transit. She retired as Principal Planner, specializing in Community Development and Environment Reviews and Assessments with Miami-Dade County Government. Ms. James has a Bachelor's Degree in Public Administration from Florida International University. Additionally, she served as a past Volunteer Tax-Aide Assistance Counselor and State of Florida Community Service Representative with AARP.

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 29, 2024.

Don't Get Caught Off Guard: Avoiding Overdraft Fees with Account Alerts

Let's face it, overdraft fees can be a major financial headache. They can sting, leaving you with less money for the things you need and potentially impacting your overall financial health. But what if there was a way to avoid these fees altogether? The good news is, there is! By taking some proactive steps, you can significantly reduce your chances of facing overdraft charges. One of the most effective strategies is to utilize account alerts in your **DCFCU Online Banking and Mobile App**.

Why are overdraft fees a problem?

Overdraft fees occur when you don't have enough available funds in your account to cover a transaction, and your financial institution steps in to pay it on your behalf. While this service can be convenient in certain situations, the fees associated with it can be quite high, often ranging from \$25 to \$35 per transaction. These fees can quickly add up, especially if you experience multiple overdrafts in a short period of time.

How can account alerts help?...continue reading this article on our blog, dcfcu.org/blog.

A DCFCU Youth Account is a Great Way to Celebrate National Financial Literacy Month!

April is Youth Month, a time to celebrate the potential of our youth and equip them with the tools they need to thrive. These accounts offer a safe and secure space for young individuals to learn valuable financial skills from a young age. By making deposits, tracking their balance, and potentially setting savings goals, they gain practical experience with money management. This early exposure fosters responsible financial habits that can benefit them throughout their lives.

This April, consider opening a DCFCU Youth Account and empower the young people in your life to become financially savvy individuals. Visit dcfcu.org/youth.



Skip the Dealership with Dade Auto Desk (D.A.D.)!

Our Dade Auto Desk service team can find you the perfect vehicle for your specific needs and have it delivered for your convenience. In addition to the personalized service you will receive with our auto experts, you will also **receive a discount on your rate** when you finance with us.

What D.A.D. can do for you:

- Save time, money, and hassles
- Eliminate the high pressure of the negotiation process
- Get the color and options you want on your new or used car or truck
- Get you the best price and avoid unnecessary fees
- Get credit for all rebates and incentives, just like you would at a dealership

Schedule a phone consultation today.
Visit dcfcu.org/dad.

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Visit dcfcu.org/sharedbranch for details.



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