



## Member **NEWSLETTER**

April 2011  
Edition

# Finance A Vehicle Today



**CURRENT RATES AS LOW AS 3.49% APR\***

We will finance your loan up to 100% of NADA retail value. Maximum term up to 78 months. Don't miss out. Contact the Loan department for details, rates, and terms.

\*APR=Annual Percentage Rate. Must Qualify. Some restrictions apply.

## Gap Protection – Why Is It Valuable?



CAR INSURANCE  
PAYOUT

GAP  
PAYOUT

New and used vehicles often depreciate rapidly and vehicle loans are typically getting longer in terms. There may be a point where you owe more than it's worth. That's where MEMBER'S CHOICE GAP Plus can kick in. GAP Plus will help pay the difference between the primary insurance settlement and what you may still owe. In addition, if your vehicle is stolen or totaled in an accident, it will pay \$1,000 toward the next loan with your credit union when you purchase a replacement vehicle within 60 days of your primary insurance settlement. MEMBERS CHOICE Guaranteed Asset Protection Plus helps your prepare for the unexpected.

### In This Issue

#### **In the Spotlight:**

**Refinancing your Vehicle  
Credit Union at a Glance**

#### **Plus:**

Did You Know...  
1st Quarter Dividend Rates

### **Holiday Schedule**

**The Credit Union will be CLOSED  
on the following holiday:**

Monday, May 30th  
**Memorial Day**

Monday, July 4th  
**Independence Day**

**A BETTER IDEA IN BANKING IS YOUR CREDIT UNION!**

# Your Credit Union at a Glance

## DFCU Chceking

- No Minimum Balance Requirement
- No Transaction Limitations
- Free Online Access
- First Box of Checks Free
- Free e-Statements
- Free Debit Card

## Money Market Checking

- Earn Dividends
- No Transaction Limitations
- Free e-Statements
- Free Debit Card
- First Box of Checks free

## Accounts

- Regular Savings
- Club Accounts
- IRA Accounts
- Free Checking
- Money Market Checking
- HAS Accounts

## Member Services

### Loans

- Construction
- Home Equity
- Mortgage
- New & Used:
  - Auto
  - Boat
  - Motorcycle

### Loans (continued)

- Older Auto
- MasterCard Credit Card
- Signature
- Shares Pledged

## Convenience

- VISA Gift Cards
- Bank Wires
- Western Union
- ACH Transfers
- Online Account Access
- ATM Cards
- E-Statements
- ATM/Debit Cards
- Bill Pay
- Shared Branching

## Did You Know...

DFCU Credit Union now offers online Bill Pay. With online bill pay, you can pay all of your bills from one secure website. Just imagine, no more having to deal with stamps, envelopes, or handwriting checks. You get up to 15 free transactions per month and each transaction after the first 15 is \$0.50. Signing up for bill pay is as simple as logging into your account online, click on the Bill Pay tab, and following the simple and easy steps to pay your bills online. If you have any questions concerning bill pay you can contact Stefanie at 1-800-643-1139 Ext 230 and she will assist you with any questions you may have.

## Keep Your Account Active

Inactive accounts are defined as accounts that have less than \$200.00 on deposit with no activity (deposits, transfers, loan payments, etc.) in the previous 12 months. You can avoid being charged a \$5 monthly fee for an inactive account by making at least one deposit on the account per year. Please contact the Credit Union at 800-643-1139 for any further questions you may have.

## Address Change Reminder



Please remember to notify the Credit Union if your address or any of your contact information has recently changed. This will prevent any returned mail fees being charged to your account.

## DFCU 1st Quarter, 2011 Dividend Rates January 1 – March 31, 2011

Did you know that your deposits with DFCU are federally insured to at least \$250,000 by the National Credit Union Administration, a US Government Agency. If you would like more information please contact the credit union at **1.800.643.1139**.



- + Annual Percentage Rate calculated on the Average Daily Balance method
- Annual Percentage Yield
- Fees may reduce actual earnings on the account
- Money Market Checking and Health Savings accounts are compounded and paid monthly. Share Savings, IRA and Club Accounts are compounded and paid quarterly.

Regular Shares:	APR+	APY*
\$5.00 - \$499.99	0.10%	0.10%
\$500.00 - \$2,499.99	0.15%	0.15%
\$2,500.00 - \$9,999.99	0.20%	0.20%
\$10,000.00 +	0.30%	0.30%
Money Market Checking:		
\$2,500.00 - \$9,999.99	0.50%	0.50%
\$10,000.00 - \$24,999.99	0.65%	0.65%
\$25,000.00 - \$49,999.99	0.85%	0.85%
\$50,000.00 +	1.00%	1.00%
Club Accounts	0.50%	0.50%
IRA Share Accounts	1.00%	1.00%
Health Savings Accounts		
\$0.01 - \$499.99	1.10%	1.10%
\$500.00 - \$3,000.00	1.34%	1.35%
\$3,000.01 - \$9,999.99	1.64%	1.65%
\$10,000.00 +	2.48%	2.50%

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