



CREDIT UNION

A Publication of Dillard's Federal Credit Union



P.O. Box 3335, Little Rock, AR 72203



Phone: 1.800.643.1139 or 501.340.2300

Fax: 501.340.2385



AUDIE Voice Response System

1.800.253.6645 or 1.501.340.2390



DFCU e-mail: Info@mydfcu.com

Website: www.mydfcu.com

Member **NEWSLETTER**

April 2012
Edition

Need a Financial Check-Up?

Being financially fit is just as important as being physically fit. Here is a check list to get you started:

- Avoid Bank Fees.** Balance your checking account daily or weekly to avoid any fees that may occur due to non sufficient funds in your account. Look for surcharge free ATMs. Take advantage of free on-line bill pay to pay your bills.
- Plan a Budget.** Start a spreadsheet by listing all your monthly debt. Group your expenses in categories (example: utilities, clothing, vehicle expense, etc.) Compare to your net income. If your income is less than your expenses, CUT YOUR EXPENSES. Plan ahead and review monthly.
- Build an Emergency Fund.** Ideally, you should have three to six months of living expenses in a savings account. Start with building a \$1,000.00 emergency fund. Once you've achieved this, CONTINUE SAVING.
- Short-Term Savings.** Start a Club account to save for large purchases, vacation or Christmas.
- Long-Term Savings.** Contact your employer to take advantage of a 401K retirement plan. Open an IRA account with the Credit Union. Contact a financial Planner for other investment options.
- Refinancing.** Call the Credit Union about refinancing your auto or mortgage loans that you may have financed with another institution.
- Pay off Debt.** Payoff your credit cards one at a time. Start with the smaller balance card first, then apply that payment to the next.
- Protect Your Personal Information.** Shop only secured websites. Pay with cash for meals at restaurants. Shred paid bills and credit card offers.

You could be on your way to being financially secure by following these basic steps. DFCU is here to help you achieve financial fitness. Call us today for assistance at (800) 643-1139 or 501-340-2300.

In This Issue

Financial Check-Up

Spring Clean Your Account

Holiday Schedule

The DFCU Credit Union will be **CLOSED** on the following holidays:

Monday, May 28th
Memorial Day

Wednesday, July 4th
Independence Day

Your Credit Union at a Glance

DFCU Checking

- 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
- HSA 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

Time to Spring Clean your Credit Union account.



Do you have a Joint owner or Beneficiary on your account? Think about what will happen to your money if something should happen to you. Don't leave it up to chance.

Have you moved recently, changed phone numbers or e-mail address? Call the Credit Union to make sure all your information is up to date.



Did you know?

DFCU has teamed with Silver Dollar City, in Branson MO, to offer discounted tickets. We have 1-day passes, season passes and 2-Park passes. Credit Union members can save up to \$9.19 on 1-day passes and up to \$27.10 on season passes. Call us today to get your tickets.

DFCU 1st Quarter, 2012 Dividend Rates January 1 - March 31, 2012

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 - \$2499.99	0.10%	0.10%
\$2,500.00 - \$9,999.99	0.15%	0.15%
\$10,000.00 +	0.20%	0.20%

Money Market Checking:	APR+	APY*
\$2,500.00 - \$9,999.99	0.30%	0.30%
\$10,000.00 - \$24,999.99	0.40%	0.40%
\$25,000.00+	0.55%	0.55%

Club Accounts	APR+	APY*
	0.30%	0.30%

IRA Share Accounts	APR+	APY*
	1.00%	1.00%

Health Savings Accounts	APR+	APY*
\$0.01 - \$3,000.00	.80%	.80%
\$3,000.01 - \$9,999.99	1.09%	1.10%
\$10,000.00 +	1.59%	1.60%

A BETTER IDEA IN BANKING IS YOUR CREDIT UNION!