



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

January 2011
Edition



The Board of Directors is proud to announce Tammy Brooks as the new CEO of Dillard's Federal Credit Union. Tammy has successfully served as CFO for DFCU since 2008.

Tammy has been in the financial industry for a total of 18 plus years, 10 of those years in the Credit Union industry working in accounting and operations. Tammy previously served as CEO at Fina Employees Federal Credit Union in Plano, Texas.

Tammy is a graduate of Southwest CUNA Management School, attended Arlington Baptist College in Arlington, TX and Richland Community College in Richardson, TX.

Tammy is certified from CUNA as CUCE (Credit

Union Compliance Expert) and serves as Treasurer of the Executive Committee for the ACUL Central Chapter of Arkansas.

Born and raised in Exeter, New Hampshire, Tammy has been living in Arkansas now for the past 6 years with her husband and Shi Tzu, "Baby". Tammy also has two step-daughters, Ashley and Amy, and one daughter, Jenna. Tammy enjoys her new grand baby Sunny Rose. Tammy loves animals and the outdoors and in her spare time loves to read, go hiking, white water rafting, and she also loves to travel as well.

FEE SCHEDULE

SHARE DRAFT ACCOUNT FEES

O/D Share Transfer Fee	\$2.00
NSF	\$25.00/Item
Returned Item	\$25.00/Item
Stop Payment	\$25.00/Request

MONEY MARKET CHECKING ACCOUNT FEES

MINIMUM BALANCE	\$15.00/Month if minimum average daily balance is not met
-----------------	-----------------------------------------------------------

OTHER SERVICE FEES

Account Reconciliation	\$10.00/Hour
Account Research	\$10.00/Hour
Cashier's Check	\$2.00/Check
Deposited Item Return	\$25.00/Item
Western Union	\$18.00/Transfer
International Wire	\$30.00/Transfer
Bank Wire	\$18.00/Transfer
Returned Mail	\$2.00
Reissue Lost CU Check	\$5.00
Non-Member Visa Gift Cards	\$3.50/Each

OTHER SERVICE FEES

In-House Loan Refinance	1.50%
Late Loan Payment	\$25.00 After 15 Days
Overnight (weekday)	\$18.00
Overnight (weekend)	\$28.00
Check Cashing (non-active accounts)	4% Face Value \$3.00 Minimum
Check Printing	Prices May Vary Depending on Style
Excessive Share Withdrawal	\$5.00
Excessive Club Withdrawal	\$10.00
Dormant Fee (inactive accounts over 1 year)	\$5.00/Month after 1 Year of inactivity
O/S Stale-Dated CU Check Fee	\$5.00
IRA Closure Fee	\$25.00

EFT FEES

ACH Overdraft	\$25.00
ATM Card	\$5.00
ATM Transaction	\$1.00 for each ATM transaction at an ATM owned by the Credit Union
Debit Card	\$5.00/Replacement after 2 free
PIN Reissue	\$5.00

In This Issue

In the Spotlight:

New CEO
45th Annual Meeting

Plus:

4th Quarter Dividend Rates
Fee Schedule

Holiday Schedule

The Credit Union will be CLOSED on the following holiday:

Monday, January 17th
Martin Luther King Jr. Day

Monday, February 21st
President's Day

A BETTER IDEA IN BANKING IS YOUR CREDIT UNION! DFCU

45th Annual Meeting

Monday, March 28th, 2011

This year's annual meeting will be held at the Arkansas Credit Union League Office at 1023 West Capitol Avenue in Little Rock, AR. The meeting will be on Monday, March 28th, 2011, at 5:30 p.m. CST. There will be door and cash prizes along with refreshments served.

In 2011, 2 board positions will expire. The Nominating Committee selected nominees on December 6, 2010 and presented to the Secretary of the Board the following Candidates.

Drew Jackson, Executive Administrator for Jacksonville Medical Care is seeking re-election to the Board of Directors. Mr. Jackson has a BBA in Finance from the University of Arkansas. He has worked with credit unions over the past 10 years in developing and managing Mortgage, Consumer and Construction Loan programs.

Michelle Allgood, Member Attorney with Williams & Anderson PLC since 2002 is seeking re-election to the Board of Directors. Mrs. Allgood completed the Leadership Greater Little Rock Class XXII in 2007; she has a B.A. from Hendrix College, 1992 and a J.D. from Vanderbilt School of Law, 1995. Mrs. Allgood is a Board Member of Kiwanis Club of Little Rock, serves on Immaculate Conception School Board, I.C. Soccer Club Board and serves on the Military Relations Committee and Business Forums Committee for the North Little Rock Chamber of Commerce.

OFFICIAL ENTRY FORM - 45TH ANNUAL MEETING

Fill out this entry form to register for one of 10 - \$25.00 prizes to be awarded. The drawing will be held at the Annual Meeting and you need not be present to win. All eligible forms must be received **NO LATER THAN MONDAY, MARCH 21, 2011**. Mail entry to: DFCU Credit Union, P.O. Box 3335, Little Rock AR 72203. Or you may fax the entry to 501-340-2385.

NAME _____

ADDRESS _____

PHONE # _____

STORE # _____ ACCT # _____

Did You Know... DFCU takes part in Shared Branching – one of our many services that let you access your account from another credit union besides DFCU. There are now over 4,172 shared branching credit unions in the United States and you may locate them by visiting our web page www.mydfcu.com and clicking on the "Find Branches & ATMs" button. Also, by clicking on this button, there is a link to www.surchargefree.com. This is another service that DFCU takes part in and offers to all of our members with ATM/Debit Cards. This website allows you to locate an ATM in your area.

DFCU 4th Quarter, 2010 Dividend Rates October 1 - December 31, 2010

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 +	0.40%	0.40%
Money Market Checking:		
\$2,500.00 - \$9,999.99	0.60%	0.60%
\$10,000.00 - \$24,999.99	0.80%	0.80%
\$25,000.00 - \$49,999.99	1.00%	1.00%
\$50,000.00 +	1.19%	1.20%
Club Accounts	0.50%	0.50%
IRA Share Accounts	1.49%	1.50%
Health Savings Accounts		
\$0.01 - \$499.99	1.24%	1.25%
\$500.00 - \$3,000.00	1.49%	1.50%
\$3,000.01 - \$9,999.99	1.74%	1.75%
\$10,000.00 +	2.71%	2.75%

A BETTER IDEA IN BANKING IS YOUR CREDIT UNION! DFCU