



CREDIT UNION

A Publication of Dillard's Federal Credit Union



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Member NEWSLETTER

January 2012

Edition

Annual Meeting - Monday, March 26, 2012

The meeting will be on Monday, March 26, 2012, from 5:30 p.m. to 6:30 p.m. CST. It will be held at the Arkansas Credit Union League at 1023 West Capitol Avenue in Little Rock, AR 72201. Dinner will be served.

In 2012, two three-year board positions will expire. The Nominating Committee selected nominees and presented to the Secretary of the Board the following candidates:

Barbara Dungan, Manager of Dillard's Online System Security Administrators, is seeking re-election to the Board of Directors. Ms. Dungan has been a member of DFCU since 1986, has served on the Board of Directors, and was previously on the Credit Union Loan Committee for several years. Barbara attended Arkansas State University and Memphis Business College and has worked in the Dillard's IT department for over 22 years. Barbara enjoys volunteering for the Ronald McDonald House and the American Diabetes Association.

Lanette Bryant, Treasury Manager for Dillard's, is seeking re-election to the Board of Directors. Mrs. Bryant has been on the board since February 2006, and before that served on the credit committee. Lanette graduated from the University of Arkansas, Little Rock in 1996 with a Bachelor of Science Degree in Accounting and has worked at Dillard's for over 20 years.

Nominations by Petition- In accordance with your credit union bylaws, nominations for vacancies may also be made by petition. Any member wishing to be nominated by petition for a position open on the board and who missed the nominating process may call Tammie Sneed at 501-340-2300 or 1-800-643-1139 to request a Petition for Nomination. For a petition to be valid, it must contain the signatures and member numbers of 1% of Dillard's Federal Credit Union members. The petition must be signed by the indicating willingness to serve if elected, and include a statement of qualifications. The petition must be returned to the Secretary of the Board of Directors no later than Wednesday, February 15, 2012. If no petitions are received and there is only one nominee for each open Board position, the nominees selected by the Nominating Committee will be deemed elected by acclamation and there will not be a mail ballot or nominations from the floor at the annual meeting.

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Holiday Schedule

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

Monday, January 16th
Martin Luther King Jr. Day

Monday, February 20th
Washington's Birthday

Official Entry Form

Fill out this entry form to register for a \$25 prize to be awarded to one member from each division and non-employee member. 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 March 16th, 2012**. Mail entry to: **DFCU, P.O. Box 3335, Little Rock, AR 72203**.

Name _____
Address _____
Phone # _____
Store# _____ Acct# _____



Stuff your Stocking with Savings!

Be prepared Next Year With Our Christmas Club Account

Benefit from a Christmas Club Account Today!!

- Have Peace of Mind
- Help save up money for your Holiday Shopping
- It's Easy and Convenient
- \$10 a week = \$522.00
- \$20 a week = \$1044.00

Contact us today to open your Christmas Club Account and start saving for a **Merry Christmas! 1-800-643-1139**

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 website 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 our members with ATM/Debit Cards. This website allows you to locate an ATM in your area.

Online Bill Pay

Remember that online bill pay is a convenient way for you to pay all your bills from one secure website. Just imagine no more hand-written checks, envelopes or stamps. It's as simple as visiting our website at www.mydfcu.com, logging into your account, select the bill pay tab and start paying your bills at your convenience.



Especially in the Holiday Season... For your security, check your balances regularly! It is a good idea to check your account transactions and balances on a regular basis to be sure that there is no fraudulent activity. We make it easy:

- Home Banking lets you review your accounts in seconds from home, work or anyplace with internet access.
- Or, if you prefer, simply use Telephone Teller from any phone. Have questions on use of Home Banking or TouchTone Teller? Just give us a call or speak to a member service representative on your next branch visit.

DFCU 4th Quarter, 2011 Dividend Rates October 1- December 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 - \$2499.99	0.10%	0.10%
\$2,500.00 - \$9,999.99	0.15%	0.15%
\$10,000.00 +	0.25%	0.25%

Money Market Checking:	APR+	APY*
\$2,500.00 - \$9,999.99	0.35%	0.35%
\$10,000.00 - \$24,999.99	0.50%	0.50%
\$25,000.00+	0.65%	0.65%

Club Accounts	APR+	APY*
	0.40%	0.40%

IRA Share Accounts	APR+	APY*
	1.00%	1.00%

Health Savings Accounts	APR+	APY*
\$0.01 - \$3,000.00	1.00%	1.00%
\$3,000.01 - \$9,999.99	1.24%	1.25%
\$10,000.00 +	1.64%	1.65%

A BETTER IDEA IN BANKING IS YOUR CREDIT UNION!