



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](mailto:Info@mydfcu.com)  
Website: [www.mydfcu.com](http://www.mydfcu.com)

## Member NEWSLETTER

July 2011  
Edition

# Platinum Rewards Mastercard at DFCU!



### In This Issue

#### In the Spotlight:

**Platinum Rewards Mastercard  
at DFCU!**

#### Plus:

**DFCU Credit Union Checking  
Account**

### Holiday Schedule

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

Monday, July 4th  
**Independence Day**

Monday, September 5th  
**Labor Day**

## Reward Yourself with the DFCU Platinum Mastercard

WITH A DFCU PLATINUM REWARDS MASTERCARD YOU'LL ENJOY:

- No Annual Fee
- No Balance Transfer Fees
- Same Low Rate for Purchase, Cash Advances, and Balance Transfers
- Fixed Rate **as low as 6.69% APR\***
- **Earn Based Points** for every net retail purchase you make using your DFCU Credit Card! You can redeem Bonus Points for brand-name **merchandise** and exciting **travel rewards**. Visit [www.scorecardrewards.com](http://www.scorecardrewards.com) and browse the current award selections.

\*Applicant must qualify. Contact credit union for details. APR=Annual Percentage Rate. Fixed APR will be as low as 6.69% up to 13.69% and is determined by DFCU's Risk Based Policy.

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

# DFCU Credit Union Checking Account

Tired of paying all the fees that are normally associated with a checking account? Here at DFCU credit union we want you to get the most for your money by offering you a checking account with all the options and none of the fees.

Here are some of the benefits you will enjoy when you open a DFCU Checking Account:

- No Monthly Minimum Balance Requirement
- No Monthly Service Charge
- Free Debit Card
- Free Online Account Access
- Direct Deposit
- Free First Box of Checks
- Free E-Statements
- Bill Pay
- Surcharge-Free ATM locations nation-wide
- 5,200 Shared Branching Locations nation-wide

We are constantly striving to become your Credit Union of choice for financial needs by providing you with affordable products and services. Call 1-800-643-1139 today to open your FREE DFCU Checking Account.

**REMINDER: Members are allowed up to 4 withdrawals per quarter on a share account. Additional withdrawals during the quarter will be assessed a \$5.00 excessive withdrawal fee per transaction.**

## Did You Know...

DFCU offers free financial consultations and check-ups. Designed exclusively for credit union members, the DFCU MEMBERS Financial Services Program offers retirement, insurance and investment programs designed to help you and your family through a lifetime of financial planning needs. Whether you are a sophisticated investor or you are just now starting to get your financial picture in place, call 1-800-643-1139 to make sure the financial decisions you are making are the right ones!



## What are you doing this summer?

Make it a summer to remember with a dream vacation! Any destination is possible with a loan from DFCU! Start planning your dream vacation today! Contact our Loans Department at 1-800-643-1139.

## Current and Updated Accounts

Make sure for all of your existing accounts that DFCU has current and updated information. Verify that all your personal information such as address, phone number, and contact information is correct. Make sure any beneficiary and additional account owner information is accurate as well. Please contact the Credit Union if any information needs to be changed.

## DFCU 2nd Quarter, 2011 Dividend Rates April 1 – June 30, 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.

|                                | APR+  | APY*  |
|--------------------------------|-------|-------|
| <b>Regular Shares:</b>         |       |       |
| \$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% |
| <b>Money Market Checking:</b>  |       |       |
| \$2,500.00 - \$9,999.99        | 0.45% | 0.45% |
| \$10,000.00 - \$24,999.99      | 0.55% | 0.55% |
| \$25,000.00 - \$49,999.99      | 0.70% | 0.70% |
| \$50,000.00 +                  | 0.85% | 0.85% |
| <b>Club Accounts</b>           | 0.50% | 0.50% |
| <b>IRA Share Accounts</b>      | 1.00% | 1.00% |
| <b>Health Savings Accounts</b> |       |       |
| \$0.01 - \$499.99              | 0.90% | 0.90% |
| \$500.00 - \$3,000.00          | 1.14% | 1.15% |
| \$3,000.01 - \$9,999.99        | 1.49% | 1.50% |
| \$10,000.00 +                  | 2.23% | 2.25% |

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