



CREDIT UNION

A Publication of Dillard's Federal Credit Union



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Member NEWSLETTER

July 2012
Edition



In This Issue

New Cards being Issued

Older Model Vehicles

Protect yourself from Phishing Scams

EFFECTIVE JULY 23, 2012, DFCU will be converting to a new card processor. Members who have existing cards will be issued new cards on July 9, 2012. These cards cannot be used until July 23, 2012.

Remember these safety tips....

- Sign the back of your card(s)
- Handle your card carefully. If your card is damaged, it may be rejected or retained
- Always obtain receipts and destroy carbons
- When using a card at a merchant location, always keep your card in sight

Holiday Schedule

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

Wednesday, July 4th
Independence Day

Monday, September 3rd
Labor Day

LOOKING FOR AN OLDER MODEL VEHICLE? DFCU CAN HELP.

We have financing available for older model vehicles. We will loan up to "Loan Value" on vehicles older than 2006 with an APR as low as 7.25% (maximum term 36 months). Call us today for more details.

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

Protect yourself from Phishing Scams

Avoid getting hooked by high-tech thieves by following these simple rules:

- Be suspicious of e-mails that ask for your personal information
- Check your monthly statements to verify all transactions
- Request a free copy of your credit report annually
- Be cautious of any business that contacts you to notify you of a "problem" with your account or entices you with prizes



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 2nd Quarter, 2012 Dividend Rates April 1 - June 30, 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
- 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:		
\$2,500.00 - \$9,999.99	0.25%	0.25%
\$10,000.00 - \$24,999.99	0.35%	0.35%
\$25,000.00+	0.50%	0.50%

Club Accounts	0.20%	0.20%
IRA Share Accounts	.80%	.80%

Health Savings Accounts		
\$0.01 - \$3,000.00	.70%	.70%
\$3,000.01 - \$9,999.99	.90%	.90%
\$10,000.00 +	1.39%	1.40%

A BETTER IDEA IN BANKING IS YOUR CREDIT UNION!