

The Thread

A publication of Dillard's Federal Credit Union

January 2013

Consolidate Holiday Debt with a DFCU Credit Card!

Rates as low as
6.69%
APR*

**NO BALANCE
TRANSFER FEE**

We all spend a little extra for the holidays, so if you're left with a pile of debt now that the season is over, it's time to take control! Transfer your balances from high interest rate credit cards to a low rate DFCU Credit Card and take advantage of these great features:

- No Annual Fee
- No Balance Transfer Fee
- Fixed low rate
- Same low rate for purchases, cash advances and balance transfers

Transfer Your Balances Today!

Call **800-643-1139** or **501-340-2300**
to apply. Learn more at **MYDFCU.com**.

*APR=Annual Percentage Rate. Applicants must qualify. Fixed APR will be as low as 6.69% up to 13.69% determined by DFCU's risk based policy.



Soak up the Savings when You Move Your Auto Loan to DFCU

Rates as low as

1.99%
Annual
Percentage
Rate

**No Payment
for up to
90 Days**

OR GET

**\$100
Cash Back!***

Call **800-643-1139** or **501-340-2300**
to apply. Learn more at **MYDFCU.com**.

*Annual Percentage Rate based on your credit qualifications. Membership eligibility is required. Interest will continue to accrue during deferral period. Minimum to refinance and take advantage of incentives is \$7,500. Offer not valid on vehicles currently financed with DFCU. Offer may be withdrawn at any time.

2013 Annual Meeting Notice

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 25th, 2013, at 5:30 p.m. CST. Dinner will be provided.

In 2013, three board positions will expire. The Nominating Committee selected nominees on December 17, 2012 and presented to the Secretary of the Board the following candidates:

Karen Marriott is the Financial Director of the Arkansas Affiliate of Susan G. Komen for the Cure. She has a BSBA in Accounting from the University of Arkansas in Fayetteville. Mrs. Marriott is a CPA serving on the board of directors for the American Society of Women Accountants. She has served on the DFCU Board of Directors since 2004. She also volunteers with the children's choir at Asbury United Methodist Church.

Tyler Haase, Payroll Accountant with CDI Contractors, is seeking a position on the Board of Directors. Mr. Haase has a BSBA in Business Management with a minor in Human Resources Management from Missouri Southern State University. Mr. Haase was appointed by the Board of Directors to fill a vacant seat on the board in February 2012.

Michele Hardy is the Project Manager for Dillard's IT department. Mrs. Hardy has been employed with Dillard's Inc. for 16 years. She has served on the DFCU supervisory committee since 2011.

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 nominee indicating willingness to serve if elected. The petition must be returned to the Secretary of the Board of Directors no later than Friday, February 8, 2013. 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 ballot election at the annual meeting.

Enter to Win \$25!

Fill out this entry form to register for 1 of 9 \$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 MARCH 18, 2013.

Mail entry to:
Dillard's Federal Credit Union, P.O. Box 3335, Little Rock, AR 72203.
You may fax your entry to 501-340-2385.

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Email: _____

Store #: _____ Account #: _____

Our Website is Getting a makeover!

MYDFCU.com is getting a new look! We're completely remodeling our current Website to make it easier to navigate and more convenient for our members to use. Look for these changes in Spring 2013!

Great News

Effective February 1, 2013, Dillard's Federal Credit Union will be relocating the JFK branch to our branch at 1600 Cantrell Road in Little Rock, Arkansas. Consolidating our branches will help DFCU bring members even more great products and services! Remember, you can always access your accounts with online banking, touchtone teller and at thousands of shared branching locations across the US. Learn more at MYDFCU.com.

Current Rates

as of December 2012

Regular Shares:	APR†	APY*
\$5.00 - \$2,499.99	0.05%	0.05%
\$2,500.00 - \$9,999.99	0.10%	0.10%
\$10,000.00 +	0.15%	0.15%

Money Market Checking:

\$2,500.00 - \$9,999.99	0.20%	0.20%
\$10,000 - \$24,999.99	0.25%	0.25%
\$25,000.00 +	0.35%	0.35%
Club Accounts	0.15%	0.15%
IRA Share Accounts	0.65%	0.65%

Health Savings Accounts:

\$0.01 - \$3,000.00	0.45%	0.45%
\$3,000 - \$9,999.99	0.65%	0.65%
\$10,000 +	1.09%	1.10%

† Annual Percentage Rate calculated on the Average Daily Balance method

* Annual Percentage Yield

-Fees may reduce actual earnings

-Money Market Checking and Health Savings account are compounded and paid monthly.

-Share Savings, IRA and Club Accounts are compounded and paid quarterly.

Holiday Closings

Dillard's Federal Credit Union will be CLOSED on the following holidays:

Monday, January 21st

Martin Luther King Jr. Day

Monday, February 18th

Washington's Birthday



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 501-340-2390

DFCU email:

info@mydfcu.com

Website:

www.mydfcu.com

Federally insured by NCUA



Your credit union is on Facebook! Like our page and stay in the know on the latest DFCU news, promotions and contests! We're always looking for new ways to connect with our members, so we're excited to be a part of the Facebook community.