



CREDIT UNION

A Publication of Dillard's Federal Credit Union



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# Member NEWSLETTER

October 2011  
Edition

## DFCU Free Seminars Save money by being informed.

DFCU is now offering free educational seminars to both members and non-members. Topics will include some of the following:

- Money Management
- College Saving Strategies
- Investment Basics
- Long Term Care Benefits
- The Pros and Cons of Debt
- What type of Life Insurance do I need?
- Retirement Myths and Truths
- How much money do I need to Retire?
- Home Buying Essentials
- IRAs
- Estate Planning
- Social Security and Medicaid/Medicare



Money Management will be held October 27, 2011 from 6:00-7:30 p.m. Light snacks and beverages will be served.

Seminars will be held in Little Rock at 1023 West Capitol. Since space is limited to the first 25 people, call Jeff at 501-831-2264 to reserve your seat. The deadline to reserve a seat is October 25, 2011.

### In This Issue

**In the spotlight:**  
DFCU seminars

**Plus:**  
New Life Insurance Rates  
2011 Board of Directors Election

### Holiday Schedule

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

Monday, October 10th  
**Columbus Day**

Friday, November 11th  
**Veterans Day**

Thursday, November 24th  
**Thanksgiving Day**

Monday, December 26th  
**Christmas Day**

Monday, January 2nd  
**New Years Eve**

### EXECUTIVE CORNER BOARD OF DIRECTOR NOMINATIONS

## 2011 BOARD OF DIRECTORS ELECTION

Barbara Dungun and Lynette Bryant are up for re-election for two positions for the 2012 Board of Directors Election. If you feel that your educational background and occupational experience would be an asset to the Board of Directors, you can obtain a Volunteer Application Form by calling 501.340.2300 or see Tammy Brooks at the North Little Rock office. Volunteer applications received by December 1st, 2011 will be considered by the Nominating Committee for the 2012 election.

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

# Life Expectancy Going Up, Life Insurance Rates Going Down

Ready for good news from your insurer? Well, since you're probably reading this sitting down, we'll go ahead and tell you: you will probably live longer, and because of that, your life insurance will be a better deal.

Due to improved lifestyles and better medical care, people are living longer, and the actuarial tables that the insurance industry uses to set its rates are going to reflect that. Actuarial tables, also known as mortality tables, are the charts that give us our life expectancies. Last compiled in 1995, they were recently revised, and the news is good. Average Joe, instead of living only until 74, will now make it to 78, and Josephine's looking at enjoying her grandchildren until 79 instead of 74.

## How insurance companies are giving new meaning to the phrase, live long and prosper

Insurers charge you premiums, and then use that money to invest before they need to pay out the benefits. If you live longer, they have more time to invest the money. That means they don't need to charge you as much.

## New actuarial tables mean new savings

How much your insurance will actually drop will depend on what type of insurance you have. According to industry watchers, term life insurance—insurance that provides coverage for a specific period of time and doesn't build any cash value will see the most significant price drops. That's good, because term insurance meets the needs of life insurance for a large number of consumers. Although it has no investment value, it gives the insured the peace of mind that if a death does occur, the house will be paid off and the kids will have money for college. In either case, for most policyholders, the new tables will provide an opportunity for significant savings.

## Did You Know...

With health insurance premiums on the rise, you can protect yourself against high or unexpected medical bills, by accumulating funds in a DFCU Health Savings Account.

A Health Savings account (HSA) is a tax-exempt trust or custodial account established exclusively for the purpose of paying or reimbursing qualified medical expenses for you, your spouse and your dependents.

Call 1-800-643-1139 to see if you qualify for a HSA today.

## Deposited Checks Rule Change

Effective July 21, 2011, the Expedited Funds Availability Act has been amended: the amount available for withdrawal on the next business day from funds deposited into a checking account has been increased from \$100 to \$200.



**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 3rd Quarter, 2011 Dividend Rates July 1- September 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.

Regular Shares:	APR+	APY*
\$5.00 - \$499.99	0.15%	0.15%
\$500.00 - \$2,499.99	0.20%	0.20%
\$2,500.00 - \$9,999.99	0.25%	0.25%
\$10,000.00 +	0.30%	0.30%
Money Market Checking:		
\$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%
Club Accounts	0.50%	0.50%
IRA Share Accounts	1.14%	1.15%
Health Savings Accounts		
\$0.01 - \$499.99	1.00%	1.00%
\$500.00 - \$3,000.00	1.24%	1.25%
\$3,000.01 - \$9,999.99	1.49%	1.50%
\$10,000.00 +	1.98%	2.00%

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