



A Publication of Dillard's Federal Credit Union



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# Member NEWSLETTER

September 2012  
Edition

## Retirement, Insurance & Investments from a Trusted Partner

A Message from MEMBERS Financial Services

Trust is everything – especially when it comes to your insurance and investments. That's why we are honored to have been chosen by Dillard's Federal Credit Union as the financial services partner to serve the needs of members like you.

Designed exclusively for credit union members, and located right here at the credit union, MEMBERS Financial Services is a full-service financial advisory program. We provide retirement, insurance and investment services to members like you. We're here to help you and your family through a lifetime of financial planning needs – from those just starting a savings plan, to those with sizable assets looking for more sophisticated management tools.

Some of the products and services available include:

- Retirement planning
- Wealth Management
- Education Funding
- Mutual Funds
- 401(k) / Pension Rollovers
- Life Insurance
- Long-Term Care Insurance
- Tax-managed Investing\*



As a trusted partner of Dillard's Federal Credit Union, MEMBERS Financial Services works in cooperation with your credit union. Therefore, we understand the importance of serving you. We're affiliated with CUNA Mutual Group, a family of companies owned by and dedicated to credit unions and their members for the past 125 years. Be assured your financial advisor will serve you with the same personalized attention you've come to expect from your credit union. Feel free to stop in or call Karen Van Bokhoven today to say hello!



**Karen Van Bokhoven**  
 Financial Advisor  
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### **Holiday Schedule**

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

Monday, October 8th  
**Columbus Day**

Monday, November 12th  
**Veterans Day**

Thursday, November 22nd  
**Thanksgiving Day**

Monday, December 24th  
**Close at Noon**

Tuesday, December 25th  
**Christmas Day**

Monday, December 31st  
**Close at Noon**

\*Representatives are not tax advisors. For more information regarding your specific tax situation, please consult a tax professional. Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution. CBSI is under contract with the financial institution, through the financial services program, to make securities available to members.

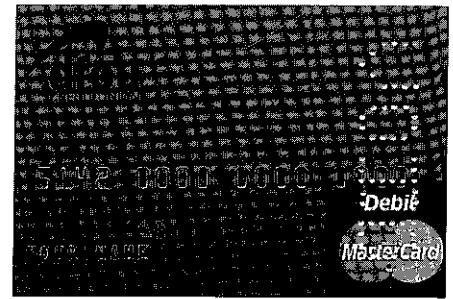
**Did you know we offer a great credit card? With our card you will enjoy:**

- No Annual Fee
- No balance transfer fee
- Same low rates for purchase, cash advances and balance transfers
- Fixed rates as low as 6.69% APR\*

Applicant must qualify. Contact the credit union for details.

\*APR=Annual Percentage Rate.

Fixed APR will be as low as 6.69% up to 13.69% determined by DFCU's risk based policy



**Here is a list of websites members can visit to find the nearest shared branching locations.**

National Shared Branching locator website: <http://www.cuservicecenter.com/>

Mobile device access (smartphone & tablets) <http://m.cuservicecenter.com>

iPhone App: <http://itunes.apple.com/us/app/find-branch/id357607352?mt=8&ign-mpt=uo%3D6>

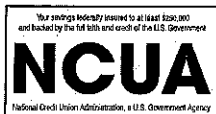
Android App: [https://play.google.com/store/apps/details?id=com.cu&feature=search\\_result](https://play.google.com/store/apps/details?id=com.cu&feature=search_result)

**KEEP YOUR ACCOUNT ACTIVE**

Inactive accounts are defined as share accounts that have had no activity (member deposits or transfers) in the previous 12 months. To cover the cost of mailing statements and administrative upkeep on inactive accounts, a \$5.00 per month fee is charged to inactive accounts. You can avoid this fee by simply making at least one transaction per year. Please contact the credit union at (800) 643-1139 for questions you may have.

**DFCU 3rd Quarter, 2012 Dividend Rates July 1, 2012 - September 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	0.20%	0.20%
\$10,000.00 - \$24,999.99	0.30%	0.30%
\$25,000.00+	0.40%	0.40%
Club Accounts	0.20%	0.20%
IRA Share Accounts	0.75%	0.75%
Health Savings Accounts		
\$0.01 - \$3,000.00	0.60%	0.60%
\$3,000.01 - \$9,999.99	0.85%	0.85%
\$10,000.00 +	1.20%	1.20%

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