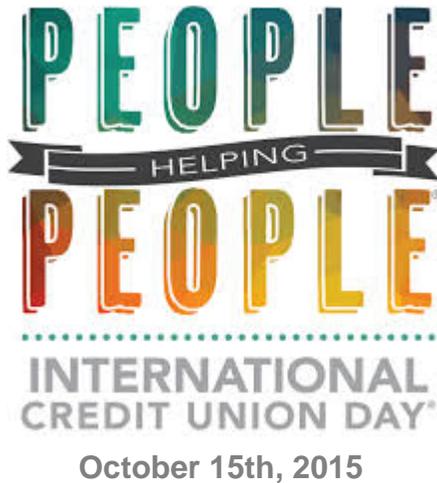


FALL 2015



Dowagiac Area Federal Credit Union

www.dafcu.net



Come join our celebration of International Credit Union Day on October 15th, 2015. Where this years theme fits perfectly to the Credit Union motto of "PEOPLE HELPING PEOPLE".

To show our thanks and appreciation to the Membership of Dowagiac Area Federal Credit Union we will be serving lunch on Thursday, October 15th starting at 11 am until 1 pm. Walking Tacos will be on this years menu along with some other goodies.

Stop by and visit with Sam's Club and Cass County Council on Aging, they will have information about their services and products available to the Membership of DAFCU.

There will be plenty of activities and things to see and do if you stop by the credit union office during the celebration. We will announce the winner of the \$100 VISA Gift card who participated in our online survey in August.

We will have lots of special gifts and drawings for door prizes. Also on Friday, October 16th we will be serving coffee, apple cider and donuts. So stop by say Hi and celebrate the Credit Union difference.

ONCE A MEMBER, ALWAYS A MEMBER!!

Family

People helping People continues after the celebration of Credit Unions in October.

Dowagiac Area Federal Credit Union will again be adopting a Family for the Holiday Season. We will be collecting items for both Thanksgiving and Christmas. Once again the Dowagiac Lions Club will be helping collect items for the family that will be adopted. So please keep an eye out for the list of good's and goodies we will need to help this family have a great holiday season.

*Every
Family
Has A Story...
Welcome
To Ours..*

Christmas Has Started early at DAFCU

Christmas has started early at DAFCU with the Christmas Time special:

You can borrow up to **\$6000** for **24** months at a rate of **4% APR ***

As an added present, we are continuing our **2% APR*** special on NEW and USED vehicle loans and a \$100 Gift Card when you close on the loan.



CHRISTMAS CLUB



Don't fall short of cash during the holidays open a **CHRISTMAS CLUB ACCOUNT**. You choose how much you deposit to this special account and how often you make those deposits. On the 1st of October the funds are automatically transferred to your Regular Share account just in time to begin that holiday shopping. It's quick and easy to open the account. Give us a call or stop by the office and we can get you saving in no time at all.

Bits & Pieces

HOLIDAY HOURS—Be sure to mark your calendar:

Thanksgiving:

Closed Thursday November 26th

Closed Friday November 27th
Closed Saturday November 28th

Christmas:

Drive up only 8am-1pm December 24th

Closed Friday December 25th

Closed Saturday December 26th

New Years:

Drive up only 9am-1pm December 31st

Closed Friday January 1st

Closed Saturday January 2nd

Lions Club Candy and Nut Fundraiser

Again this year we are helping the Dowagiac Lions Club with their Candy and Nut Fundraiser. These items make great gifts and just something sweet to have around to snack on..

e-Statements - Help us save a tree sign up today for e-Statements and receive access to your statements online. We email a notice that the statements are ready to view and you log onto our website and click on:



CU MONEY VISA TRAVEL and GIFT CARDS available. Safer than carrying cash and easy to use.

CHANGE IS GOOD—some members may have noticed that our property grew this past summer. We are in the process of making some changes to our building layout and making some much overdue updates. So keep an eye on our progress and when you see some things happening let us know what you think.

NEW CHIP CARDS

New Chip Debit Cards and New Chip VISA cards are on the way. You've heard all the reports of the new cards and DAFCU is in the process of issuing the new cards. You will receive a new card from us upon your current expiration date. There are still a lot of merchants who have not gotten changed over and the process may take some time to get put in place. For those merchants who have upgraded know that there is a different way that you will use those machines. Instead of a quick swipe you will now leave your card in the machine until instructed to remove it.. The new chip cards are the latest security measures being put into place to help secure your information and make it more difficult to access your accounts.

If you have any questions please contact the credit union office.