

**Dowagiac Area Federal Credit Union**

# Members Quarterly



**36th Annual Meeting**  
**February 12, 2008**  
**5:30 p.m.**

### Dowagiac Area Federal Credit Union's 36th Annual Meeting

The Dowagiac Area Federal Credit Union's 36th Annual Meeting will be held on Tuesday, February 12, 2008 beginning at 5:30 p.m. at the credit union office located at 473 E. Division Street.

An election of officers will be held as part of the business meeting with two positions to be filled. Balloting will begin on the 11th of January and you may place your ballot at the credit union office. If any member has an interest in running for the Board please contact Cathy Merrill at the credit union office or you may contact any member of the Nominating Committee; Joseph Underwood, Diana Kingsley, Paul Kitchen or Tim Dowsett.

Reports highlighting 2007 will be provided and you'll have a chance at the door prizes for participating in the election of officers.

#### Upcoming Events:

- Annual Meeting, February, 12, 2008
- Tax Filing Deadline, April 15, 2008
- VISA Travel Card introduction
- Dowagiac Ice Festival

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#### ELECTRONIC TAX FILING and TAX FILING DEADLINE

Electronic tax filing will be available again this season. You can choose to file your Federal and State returns or just your Federal. In order to file your returns with us you must complete your tax forms and be sure to bring all your W-2's, 1099's and any other forms needed to complete your return. Also, if your filing a joint return both parties will need to sign the required forms so be sure both can come into the credit union office. There is a fee of \$40 for Federal and State or \$30 if filing just your Federal return, that will need to be paid at the time of filing.

If you have any questions about this service please call the credit union office during regular business hours at 269-782-2410.

## VISA Prepaid TravelMoney Cards



Better than a travelers check, is reloadable (up to 4 times), you can access cash at an ATM with the PIN number that is provided, accepted worldwide at merchants that take VISA.

The VISA prepaid TravelMoney card has other benefits also. It is safe, secure and cancelable if lost or stolen, reduces potential Identity Theft as your name is not imprinted on the card and it is transferable for use

by your spouse or children.

You'll be able to access your card balance by logging onto the secure website provided with the card or you may even call the 800 number and speak to a Customer Service Representative.

You'll be able to use your VISA TravelMoney Card over and over again and will be able to reload your card yourself. The minimum load is \$100 and the maximum

load is \$5000. So whether your traveling or just want to have a prepaid VISA card for shopping DAFCU now can offer you access to a prepaid VISA TravelMoney card.

Stop by today for more information or give us a call.



## AUTOMATED SERVICES: ONLINE ACCOUNT ACCESS/ONLINE BILL PAY/ATM/DEBIT CARD

**ONLINE ACCOUNT ACCESS:** You can access your accounts at home, on vacation and of course from the office at your convenience. 24/7/365

You can view the history on your accounts, make transfers, request withdrawals and even view checks that have cleared your account.



**ONLINE BILL PAY:** You have the ability to pay your bill's from one secure sight. Our Online Bill Pay keeps all your bill's in one place making it simpler to manage your monthly bill's. Simply log on to the Bill Pay site, set up your vendor list and when it's time to pay your bills logon, click, enter the amount and confirm the payments.

**ATM/DEBIT CARD:** For times when your out and about and need to get some cash for the weekend, you can stop at any Co-op Network ATM machine (no surcharge) and get the cash you need. The debit card can be used to also withdraw cash from any ATM machine but can also be used for purchases at any merchant who accepts MasterCard. The Debit card is attached to your checking and when used for purchases will deduct the amount right from your checking account.



If you haven't applied for any of the services listed above stop by, call us or e-mail your request for the applications.

## REFINANCING YOUR HOME: Is the time right for you?

Whether your goal is to do some home improvements, pay off some bills, or you are just looking for a lower house payment, the equity built up in your home can be a great source of extra cash. Interest rates are still down and the Mortgage Center has many programs to offer. No matter what your situation they may have the program to suit your needs.

Choose from 40, 30, 20, 15, and 10-year mortgages, Interest Only, Zero Down, Bi-Weekly mortgages, adjustable rate or balloon mortgages. The Mortgage Center loan officers will help you determine which refinance program is best for you and take your application over the telephone or you can apply online at [mortgagecuso.com](http://mortgagecuso.com).

Your payments can be deducted from your Dowagiac Area Federal Credit Union account or can be mailed directly to Mortgage Center. With all the options offered by Mortgage Center, it might make sense to refinance your home. Contact the Mortgage Center toll free at 1-888-562-6865 for a refinance consultation or visit the website at [mortgagecuso.com](http://mortgagecuso.com) to learn more about the various home products available.



## DIRECT DEPOSIT-on time, every time

### What is direct deposit?

With direct deposit, your Social Security or SSI payment goes straight to your checking or savings account. Your money is always there on payment day as soon as your credit union opens.

### Why should you choose direct deposit?

Direct deposit is the best way to get your benefit payment. It's safer and easier, and it gives you more control over your money than a mailed

check. Your check doesn't rule your schedule—your money is there when you need it. No more waiting in line to make a deposit or waiting for the mail carrier to get to your mailbox.

You can sign up today—it's easy:

By phone: Call the toll-free GO-DIRECT helpline: 1-800-333-1795

Online: Go to [www.GoDirect.org](http://www.GoDirect.org) to sign up or for more information.

In Person: Visit your credit union or Social Security office

Direct Deposit is a great way to eliminate waiting for your pay check or waiting in line to deposit your paycheck.

For more information stop in and talk with any staff member or stop by your payroll department and ask what you need to do to have your check directly deposited to your credit union account.

## SCAMS come in all shapes and sizes

No one is immune and it happens more often than you think. Please don't give out your personal information over the phone or internet. If it sounds too good to be true it's probably a stranger trying to take your Identity or your money.

Remember your credit union will never call, e-mail or phone you asking for your account or personal information because we already have it.

If you receive a call and they try to tell you their name from the credit union you have the right to call the office and verify it.

## Bits & Pieces

**Adopt a Family** we want to thank all our members who contributed items to our Adopt a Family. It was a great success and the family had a great holiday season. Members do make a difference.

**VISA GIFT CARDS** we had them for the holidays and the membership had a great time using them for their gift giving. Gift cards can be used anytime of the year; Birthdays, Anniversaries and Graduation. The card can be loaded for as low as \$10 all the

way up to \$500 and it only cost \$3.00 to purchase. **Dowagiac Ice Festival** the credit union is a longtime sponsor of the ice festival. Stop down during this year's event and look for the sculpture for DAFUCU. The festival is February 2, 2008.

# Dowagiac Area Federal Credit Union

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**ONLINE ACCOUNT  
ACCESS & ONLINE  
BILL PAY**

## 2008 Holiday Schedule

The credit union will observe the following holiday schedule for 2008:

<u>Memorial Day:</u>	Saturday, May 24, 2008	CLOSED
	Monday, May 26, 2008	CLOSED
<u>4th of July:</u>	Friday, July 4, 2008	CLOSED
	Saturday, July 5, 2008	CLOSED
<u>Labor Day:</u>	Saturday, August 31, 2008	CLOSED
	Monday, September 1, 2008	CLOSED
<u>Thanksgiving</u>	Thursday, November 27, 2008	CLOSED
	Friday, November 28, 2008	<b>Drive-up only</b> 8:00am til 1:00pm
	Saturday, November 29, 2008	CLOSED
<u>Christmas Eve</u>	Wednesday, December 24, 2008	CLOSED
<u>Christmas Day</u>	Thursday, December 25, 2008	CLOSED
<u>New Year's Eve</u>	Wednesday, December 31, 2008	CLOSED
<u>New Year's Day</u>	Thursday, January 1, 2009	CLOSED

Dowagiac Area Federal Credit Union has two  
**No Surcharge** (for Co-op members) ATM's.

**Locations:**

Inside Foyer at 473 E. Division St, Dowagiac  
Inside KB Village Express at 1101 S. State  
(M-60), Cassopolis



Look for the  
CO-OP Network logo or visit  
[www.co-opnetwork.org](http://www.co-opnetwork.org)  
and use our "ATM Locator"  
to find a location near you.  
Or, call (888) SITE-COOP.

### **Mission Statement**

To insure the liquidity, stability and growth of our credit union so we will be here to serve the children and grandchildren of our present and future members.