

Dowagiac Area Federal Credit Union

Members Quarterly

www.dafcu.net

*Dowagiac Area Federal Credit Union's
38th Annual Meeting*



The Dowagiac Area Federal Credit Union's 38th Annual Meeting has been set for Monday, February 15th, 2010 being held at the credit union office beginning at 5:30 pm. Election of Officers will be held and reported at the meeting. Reports will be provided on the progress and accomplishments of the credit union during 2009.

If you are interested in serving on the Board of Directors please contact Cathy Merrill at the credit union office. Balloting for the three positions will begin January 18th, 2010 and you can vote at the credit union office.



Holiday's over, bills rolling in?

Now that the holiday's are over the true cost starts rolling in. Use your credit cards a little too much this holiday season? You know that those interest rates are going to be high on those charges.

We are offering a special rate of 5% APR for 24 months on amounts up to \$5,000, consider paying off those high interest credit cards with our **After the Holiday Loan Special**. Give us a call, stop by the credit union office or apply online at [ww.dafcu.net](http://www.dafcu.net). As with any of our loan specials some restrictions apply, so give us a call, lets talk about what will work best for you.

To help out with 2010 Christmas expenses start a Christmas Club savings account, it's simple to do and it's a great way to make the holidays even more enjoyable.

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A special thanks to our Membership

A special THANK YOU to all our Members who donated items for our Adopt-A-Family, it was another great Christmas for a Family in need. The true spirit of the season shines through our Members generosity when it comes to helping a family in need. Again a BIG THANK YOU to the Members of Dowagiac Area Federal Credit Union!!!



Pay your bills
ONLINE for**FREE**

→ Start Saving Now

what is Online bill pay?

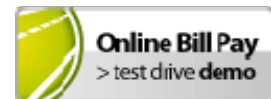
Online bill pay is a convenient way for you to pay all your bills from one secure website. Just imagine no more handwritten checks, envelopes or stamps. It's as simple as visiting our website, signing onto the Online Banking, logging into your bill pay account, and paying your bills at your convenience.

WHY SHOULD I USE ONLINE BILL PAY?

SECURITY - Online bill pay through your financial institution is ten times safer than mailing checks.* *Research gathered by the Aite Group.

EASE - Our bill pay is simple to understand and even easier to navigate.

TIME - Pay all of your bills in minutes instead of hours.



CONVENIENCE - No more stamps, envelopes, and trips to the post office!

TRUST - Online bill pay greatly reduces the risk of human error and late payments.

Want to give it a try all you need to do is sign up for our Online Banking access, once you get your User ID and Password go to our website at www.dafcu.net click on the Online Banking icon, sign onto your account and click on the **IPAY** and you can begin setting up your Payees. It's that simple and the best part, it's FREE.

Once you begin using the **IPAY** program and you run into any problems there is an after hours phone you can call or you can do a live chat right from the site and representatives can answer your questions. Still not sure if this is for you, you can take a demo ride and see what the program looks like. Go to our website at www.dafcu.net and go to the Products and Services page and click on the demo icon. Have any other questions call the credit union office at 269-782-2410.

Bits & Pieces

Skip-A-Payment Still time to apply for a Skip-A-Payment for January. Forms are available at the credit union office. All loans must be current and loans excluded from this program are Home Equity, VISA and lines of credit.

Year-end Tax information When you receive your year-end statement remember that if you have received \$10 or more in dividends your 1099INT form will be included with your

statement. Also, if you have paid \$600 or more in interest on a Home Equity loan you will receive a 1098 form which will also be included with your year-end statement. The Fair Market value of your IRA account will also be listed on your statement.

MCULLAF Grand Raffle Thanks to all our members who helped support our annual Grand Raffle. With all donations received throughout the state we raised \$128,505 for

the Legislative PAC. A member from Alpena Alcona Area CU was the lucky winner of the new car.

Just File It - A free Tax Prep resource for Individual Tax Filers. File online using this service and it's free to our members. Go to our website and click on the JUST FILE IT icon and file your tax return electronically and it's FREE!

Dowagiac Area Federal Credit Union Privacy Policy

Dowagiac Area Federal Credit Union (DAFCU) collects nonpublic information from our members and other outside sources. We recognize the responsibility to protect our members' personal information. We comply with all state and federal regulations regarding the transmission of private information including information used while conducting business by way of the Internet, ATM networks, wire services, telephone, U.S. mail and other means of communication. If you have any questions about this disclosure or what it says, please contact us.

INFORMATION WE COLLECT ABOUT YOU

DAFCU will only collect personal information about our members that is necessary for business purposes. This information will be retained by the credit union so that we can provide the products and services you request.

USE AND SHARING OF INFORMATION

We disclose information we collect about you under certain circumstances and as permitted or required by law.

The disclosure of this information typically includes processing transactions on your behalf as you authorize, to provide you with a product or service, to conduct the operations of this credit union and to protect the security of our, and your, financial records.

So that we can provide certain products and services we may disclose your information as described above with other organizations. In some cases we make agreements with third parties to provide these products and services to you on your behalf or to jointly market products and services. For example, we may provide information to make insurance products available at reduced premiums. In order to protect your privacy, we only do business with companies that will agree, in writing, to maintain confidentiality protections. We require such companies to use your information only for the reasons that we have approved. If you withdraw from membership at DAFCU we will not share the information that we have collected about you, except as permitted or required by law. You have the right to "opt-out" of information sharing, Contact DAFCU

at (269) 782-2410 to request an "opt-out" form.

ACCURACY OF INFORMATION

DAFCU will follow prudent measures to ensure the accuracy of both its records and your personal information. When brought to our attention, all inaccuracies will be immediately corrected.

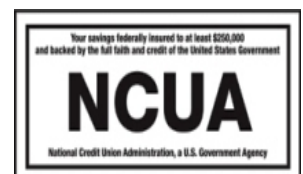
If you have any questions concerning the accuracy of your personal information please call a DAFCU representative. We request that you keep us informed of any changes such as address, name and e-mail address, so that you may receive the maximum benefit from your credit union.

At Dowagiac Area Federal Credit Union, protecting your privacy is one of our top priorities. We will continually review our privacy policy and, where appropriate, make changes to enhance the quality for your protection.

You Can Fight Identity Theft

You can fight identity theft and here's how:

- Never provide personal financial information, including your Social Security number, account numbers or passwords over the phone or internet if you did not initiate the contact.
- Never click on the link provided in an e-mail you think is fraudulent. In addition to stealing your personal information, the link may contain a virus that can contaminate your computer.
- Do not be intimidated by an e-mail or caller who suggests dire consequences if you do not immediately provide or verify financial information.
- If you are unsure whether a contact is legitimate, go to the company's Website by typing in the site address or using a page you have previously bookmarked, instead of using a link provided by the e-mail.
- If you fall victim to identity theft, act immediately to protect yourself. Alert your financial institution. Place fraud alerts on your credit files. Monitor your credit files and account statements closely.
- Report suspicious e-mails or calls to the Federal Trade Commission through the Internet at: <http://www.ftc.gov/bcp/edu/microsites/idtheft/> or by calling 1-877-IDTHEFT (1-877-438-4338)



Dowagiac Area Federal Credit Union

473 E. Division Street
Dowagiac, Michigan 49047

Phone: 269-782-2410 or 269-445-2908

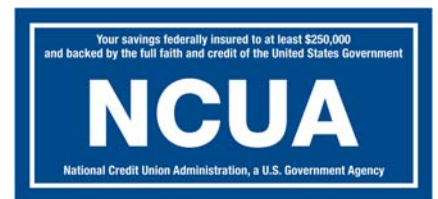
Fax: 269-782-9870

E-mail: dafcu@dafcu.net

Find us on the WEB at:
www.dafcu.net

2010 Holiday Closing Schedule

Memorial Day	Saturday, May 29, 2010	CLOSED
	Monday, May 31, 2010	CLOSED
4 th of July	Saturday, July 3, 2010	CLOSED
	Monday, July 5, 2010	CLOSED
Labor Day	Saturday, September 4, 2010	CLOSED
	Monday, September 6, 2010	CLOSED
Thanksgiving	Thursday, November 25, 2010	CLOSED
	Friday, November 26, 2010	CLOSED
	Drive-up only 8:00 am til 1:00 pm Saturday, November 27, 2010	CLOSED
Christmas Eve & Day	Friday, December 24, 2010	CLOSED
	Saturday, December 25, 2010	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, Cassopolis



Look for the
CO-OP Network logo or visit
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.