

Dowagiac Area Federal Credit Union

Members Quarterly
www.dafcu.net

Plastic Card Compromise

Upcoming Events:

- Cass County Fair
July 28–August 2, 2008
- Dowagiac Fun Fest
July 24, 25 & 26, 2008
- International Credit Union Day
October 17, 2008

Recent reports indicate another plastic card compromise that has impacted many cardholders. Somehow the perpetrators were able to obtain card information including PIN numbers through a breach which gave them access to withdraw funds from accounts at locations outside the United States. The best defense to protect your account is a good offense. When you receive your statements please review the activity on the statement. If you don't want to wait for a statement you can access your account information on-line through our Home Banking program 24/7, this is a product that has been available for sometime and if you are interested in applying for this service call or stop by the credit union office to complete an application to receive your User Name and User Password. Look for debit card and ATM transactions and compare them to your receipts, if a transaction is not familiar to you contact the credit union office to verify the item. We can research the transaction and give you the time and location it occurred. If it is determined that a debit card transaction was not performed by you there is a method to charge back the item once we have completed the proper paperwork.

If the credit union has been notified that your card is among those that are suspected of being compromised we will immediately disable your card and re-issue a new card at no charge to you. You will receive a letter from us notifying you of this action. Please know that we will not call or e-mail you to verify your credit union information so if you receive any calls asking for any information about your credit union account please hang up and call the credit union office.

A new service is now available to members who may be traveling and using your debit cards. It is called the Concierge service. Let us know your travel plans, when, where you will be and how long you will be gone and we can input this information on our system to track the activity of your debit card. This service has been available on your DAFCU VISA and is now available for your debit card and ATM card. So if you're traveling this summer please remember to contact the credit union and let us know your plans so we can help ease your mind and protect your account from fraudulent activity.

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VISA TRAVEL AND GIFT CARDS

If you've planned that summer vacation and not sure that you want to carry cash or your debit card you can now get a VISA Travel Card at the credit union. Safer than cash and helps with identity theft as the cards are not imprinted with any of your personal information. The cards can be loaded for as little as \$100 all the way up to \$5000 and can be used for purchases or if needed at an ATM for cash withdrawals. Once you purchase the card it can be loaded up to four times including the initial load and it only cost \$7.95 for the card.

Need to send a gift to a Graduate, maybe someone's birthday is coming up or you need to say Thank you to someone who did something special for you? Don't send cash give them a VISA Gift Card from the credit union. Purchase them for as little as \$10 all the way up to \$500 and the cost of the card is only \$3.00.



Discount Programs through DAFCU



Did you know that DAFCU has several discount programs available to you our Member?

We offer amusement park tickets for Great America and Cedar Point.

Discounts available from Sprint for your cell phone.

Vision Advantage Program from RXoptical for your eye care.

Homeowners, Auto, Life, and Disability insurance offered by AAA of Michigan, Liberty Mutual and CUNA Mutual insurance companies.

If you would like additional information on any of these services please contact the credit union office for more information.

July Loan Specials

Is it time to replace your old worn out car or truck? Get a great rate during the month of July. We'll take 1% off our posted auto rates on a new or used auto if you finance with us during July.

Maybe you couldn't wait and financed someplace else, not to worry if you refinance with us during July we'll lend you 100% of your outstanding auto loan balance at the other financial institution and give you 1% off our posted auto rates.



ANYTHING LOANS are still available! Needing to finish up some of those home improvement projects that you started this spring, or with summer in full bloom the mower needs to be replaced to keep the place looking good. Do you know how your going to pay for those new college expenses this fall? Just a few things that the ANYTHING loan could be used for.

You can borrow up to \$5000 for 24 months at a sweet rate of 5% APR. Give us a call, stop by the credit union office or apply on-line at our website www.dafcu.net.

Other loans available at the credit union are: Home Equity, Recreational, Boat, Signature, Motorcycle, Share or CD Secured, VISA. Stop by and visit with one of our Loan Officers today and learn more about the various loans we have available and what we can do to help you save money and make your life a little easier.

As with all our loans some restrictions may apply.

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.

To do so, 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.

Reg D Automatic transactions on a savings account

Reg D is a regulation enforced by the Federal Reserve Bank to prevent financial institutions from structuring funds in a manner to avoid reserve requirements on transaction accounts. Reg D allows you to have funds deducted from your savings account up to six (6) times during a month. This includes transfers that may occur from your savings to checking to cover any overdrafts. If you have had a total of six (6) transfers or deductions from your savings account in a month and there is a seventh request made we would not be able to honor the transaction and it would be returned to the originator of the transaction. If you have multiple items being deducted from a savings account the best way to avoid this from happening would be to open a checking account and have your automatic payments deducted from there as a checking account has no limitation as to the number of items that can be deducted from it.

Bits & Pieces

Construction Zone We recently had our parking lot repaved and the back retaining wall fixed. We are now in the process of updating the Credit Union sign. Thank you for your continued support of the credit union.

Amusement Park Tickets Dowagiac Area Federal Credit Union has both Cedar Point and Great America tickets available,

so if your planning to visit either park pickup your discount tickets before you leave .

Hospice Raffle Tickets get your Hospice raffle tickets at DAFCU. Help support this non-profit organization of Southwest Michigan. Tickets are \$5 each or 6 for \$25. They have some great prizes this year and the drawing will be held during

Fun Fest on July 26 at the Beckwith grandstand.

MCULLAF Grand Raffle Michigan Credit Union League Legislative Action Fund's Annual PAC fundraiser is well underway. For a donation of \$5 you will have a chance to win a new 2008 Chevy Malibu or you can choose to take your winnings in cash of \$20,000.



Employee Service Awards

March

JoAnn Krizinski 4 years
Georgann Springsteen 8 years

April

Carrie Parritt 14 years

May

Kyeela Conner 2 years

June

Sylvia Holloman 9 years
Cathy Merrill 9 years
Mary Jo Zimmerman 10 years

July

Betty Ramsey 7 years

We congratulate and thank them for their years of dedicated service to the members and credit union.

Dowagiac Area Federal Credit Union

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www.dafcu.net

Upcoming Holiday Hours

The credit union will be observing the following Holiday schedule for 2008:

<u>INDEPENDENCE DAY, JULY 4TH</u>	Friday, July 4th	CLOSED
	Saturday, July 5th	CLOSED
<u>LABOR DAY</u>	Saturday, August 30th	CLOSED
	Monday, September 1st	CLOSED
<u>THANKSGIVING</u>	Thursday, November 27th	CLOSED
	Friday, November 28th	
	<u>Drive-up Only</u> 8:00 am until 1:00 pm	
	Saturday, November 29th	CLOSED
<u>CHRISTMAS</u>	Wednesday, December 24th	CLOSED
	Thursday, December 25th	CLOSED
<u>NEW YEAR'S</u>	Wednesday, December 31st	CLOSED
	Thursday, January 1st, 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
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.