



**Dowagiac Area Federal Credit Union**

**Members Quarterly**

**www.dafcu.net**

**Join the Celebration International Credit Union Day and DAFCU's 40th Birthday**

With seven billion people living in the world, each passing moment provides an opportunity to help one another. By losing ourselves in a cause we believe in and are prepared to fight for, we can find both happiness and genuine success.

This year on October 18, 2012, credit unions in 100 countries will celebrate International Credit Union (ICU) Day by banding together and appreciating their members.

As a credit union member, you belong to a global movement in which people help people. Worldwide, 188 million members experience the benefits of belonging to a financial cooperative that believes in and is willing to fight for this year's message: "Members Matter Most."

Credit unions exist to serve you, the member, not to increase the bottom line. A focus on superb customer service and member satisfaction sets credit unions apart from other financial institutions. As not-for-profit cooperative institutions, credit unions return their earnings to members in the form of higher interest on deposits, lower loan rates, and fewer fees.

Irrespective of the amount you have on deposit with us, you are a member and an owner, with equal ownership and one vote. Members are never just numbers; your ownership empowers you and provides a voice.

In addition to member control, credit unions offer education and training programs. Fifty-four percent of Americans ages 18 to 34 check their social media accounts daily, while less than one third do a daily check on their financial statements. Credit unions actively focus on creating fiscally responsible members through their wide variety of education programs, which positively impact savings and spending habits for a lifetime.

Member control, education and training programs, and concern for the community are key cooperative values that differentiate credit unions from other financial institutions. Our people-first philosophy illustrates an underlying credit union message that will be celebrated this fall. ICU Day's theme, "Members Matter Most," conveys a simple message that strikes home in its ability to communicate our top priority.

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Dowagiac Area Federal Credit Union has a lot to celebrate. The credit union is celebrating its 40th birthday. Organized in 1972 by the Sunstrand employees and in 1978 became a Community Chartered Credit Union to serve persons living or working in Dowagiac and the surrounding area including the townships of Wayne, Silver Creek, Pokagon, Penn, LaGrange, Volinia, Marcellus, Decatur and Paw Paw in Cass and Van Buren counties as well as all their family members.

The credit union has thrived throughout the years and my how things have changed since the first day the credit union opened for business. We invite you to stop by the credit union office beginning on the 18th of October to help us celebrate.

## Share Draft Courtesy Pay Program

Courtesy Pay is a program available to all qualifying Share Draft/Checking account user's (excluding business accounts and members under the age of 18). When your account is covered by Courtesy Pay we will pay items, even if funds are not available in your checking account to cover the item, you will be charged a fee of \$30 for each item paid, but it will not be returned. Courtesy Pay advances only if you do not have funds or have provided written authorization to transfer funds from your regular savings account or you do not have an Overdraft Line of Credit established with the credit union. Items paid when funds are not available, are paid as a courtesy and the credit union reserves the right not to pay any item it believes will not be repaid.

To qualify for the Courtesy Pay program your Share Draft/Checking account must have been open for no less than 90 days, you have consistent deposits over a period of 90 days (minimum \$800 every 30 days), your address on file with the credit union must be current and all your obligations with the credit union must be current. The maximum amount your account will be allowed to be overdrawn is \$500 and it must be brought to a zero or higher balance within 15 days or your overdraft coverage may be suspended.

The Courtesy Pay program covers items presented for payment on your account in the form of Checks, EFT's or IPay. Online Debit Card and ATM transactions will be authorized based on funds actually available in your account at the time you are doing your transaction and are not covered by the Courtesy Pay program.

If you wish more information on this new service please contact the credit union office.

## Gift Cards—The Holidays will be here soon!

When it comes to figuring out the perfect gift, gift cards are magical. They're the convenient, simple choice for busy shoppers. Whether it's a holiday, birthday, wedding or any occasion-for the young or old or in between-a Gift Card fits all occasions.



Gift cards are the perfect gift because they're safer than cash, easy to use, and can be used anywhere Visa debit cards are accepted and more flexible than merchant gift cards. We have been offering Visa Gift Cards for sometime now, you can load them for as little as \$10 all the way up to \$500 and they only cost \$3.00 for the individual cards.

Traveling? We offer prepaid Visa Travel Cards also. These cards can be loaded for as little as \$100 up to \$5000. Safer than carrying cash and are not linked to your individual account.

## Bits & Pieces

### Courtesy Pay (Share Draft/Checking)

Courtesy Pay program is a new program that became available on the 16th of July. Call or stop by the CU office for more information

**Christmas Club** - don't get strapped for cash during the holiday season. A great way to save for those extra seasonal expenses. Christmas Club starts in October. Funds you save in a Christmas club account are automatically transferred to your regular savings account on the 1st of October. Payroll deduction is a painless way to save and easy to set up, stop by and let us help you get your Christmas Club started for 2013.

**Online Banking/Touch Tone Teller** - Apply for either of these services and you can have immediate access to your account balances, history and you can transfer between accounts, check on your loan balances and payments.

**IPAY Online Bill Payment** - Pay all your bills from one secure website. As long as you have your Share Draft (checking) account with DAF-CU you can pay your bills from this site. A single sign on gets you where you need to go.

**LIONS Club Fundraiser** - Dowagiac Lions Club annual Nuts and Candy sale. Help support this great organization. Makes great stocking stuffers. Help Support the Lions Club buy today!

**Member Survey Winners** - Thank you to all the members who took time to respond to our recent member survey. The winners of the \$50 Gift Cards were Amy Pike and Richie Hess. Again it pays to be a member. Thank you.

**SOCIAL SECURITY BENEFITS** - Are you ready for March 1, 2013? Social Security has stated that checks will no longer be issued after that date. You must have direct deposit or you will receive a debit card that you will receive your monthly payment on. Questions please contact the credit union office for help.

## 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.

### Mobile Website Access



Do you use your phone to access the internet? DAFCU now offers Mobile Web Access. The mobile access provides a different view using your iPhone/Android or Smartphone, this is not an application that you have to download but this gives you the access to our site in a more user friendly format. Please give it a try and let us know what you think or if you have any questions.

### Always looking for volunteers

The credit union is always in need of good volunteers who would like to become more active in guiding the future of the credit union. Our Board of Directors consist of seven volunteers that are elected by and for the membership of Dowagiac Area Federal Credit Union. The Board appoints the Supervisory Committee who assures that the credit union follows all applicable laws, regulations and policies. This group consist of three volunteers that are also members of the credit union.



If you would like to learn more about volunteering please contact the credit union office and we would be glad to provide you with information on ways that you can help out.

# Dowagiac Area Federal Credit Union

473 E. Division Street  
Dowagiac, Michigan 49047

Phone: 269-782-2410 Fax: 269-782-9870  
E-mail: [dafcu@dafcu.net](mailto:dafcu@dafcu.net)

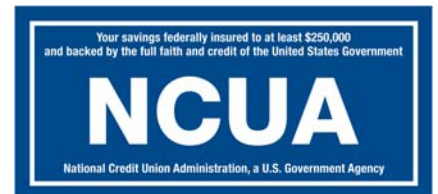
Find us on the WEB at:  
[www.dafcu.net](http://www.dafcu.net)

## Loan Specials

Holiday Loans - borrow up to \$5000 for 24mos @ 4.5%APR\*

Skip-A-Payment - choose November, December or January 2013\*

\*some restrictions apply



## 2012 Holiday Schedule

Thanksgiving	Thursday, November 22, 2012	CLOSED
	Friday, November 23, 2012	
	<b>Drive-up only</b> 8:00 am til 1:00 pm	
	Saturday, November 24, 2012	CLOSED
Christmas Eve & Day	Monday, December 24, 2012	CLOSED
	Tuesday, December 25, 2012	CLOSED
New Year's Eve & Day	Monday, December 31, 2011	CLOSED
	Tuesday, January 1, 2013	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](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 financial stability and growth of our credit union to serve the families of our present and future members.