



## Dowagiac Area Federal Credit Union

[www.dafcu.net](http://www.dafcu.net)

### LOCAL SERVICE, GLOBAL GOOD

On **October 16, 2014**, credit unions around the world will celebrate International Credit Union (ICU) Day®. That's 200+ million people ... from 56,000 credit unions ... in 101 countries joining together to celebrate their cooperative spirit.

Globally, this cooperative spirit has led to life-changing opportunities in the form of small business start-ups, home ownership, and education. In some countries, members encounter their first taste of democratic decision-making through their member-owned credit unions.

This year, credit unions have been present during the most tumultuous moments around the world. Throughout the crisis in Ukraine, credit union volunteers were among the protesters in Kiev and are now attempting to maintain financial stability for their members. With the help of the World Council of Credit Unions, which is supported by credit unions in the U.S., Ukrainian credit unions are working on ways to ensure loans can be made to those who need it, and upholding the confidence of their members.

On the other side of the globe, credit unions in the Philippines are dealing with the devastation left after the recent typhoon. With the help of credit union organizations around the world, they are now rebuilding and renovating affected branches to better fit members' needs. After such destruction, these Filipino credit unions are helping people get back on their feet. And credit unions worldwide are providing the basis for development while serving local communities, with an unwavering belief in the "people helping people" philosophy upon which we were built.

Locally, as a member of DOWAGIAC AREA FEDERAL CREDIT UNION, you and your financial stability are our top priorities. Globally, you're part of a much bigger movement—the credit union movement—working towards global good each and every day. That's definitely something to celebrate!

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Local Service.  
**GLOBAL GOOD.**<sup>TM</sup>  
 INTERNATIONAL CREDIT UNION DAY®

## DAFCU CELEBRATES INTERNATIONAL CREDIT UNION WEEK

Dowagiac Area Federal Credit Union plans to Celebrate the Credit Union difference the entire week beginning on October 13th and we won't be stopping until we close on October 17th. We strongly believe that our membership is the most important part of our/your organization and we appreciate your continued support throughout the entire year.

We plan to have lots of door prizes, special gifts and some special Loan promotions and coloring contest for the kids just for the week of October 13th thru the 17th. Then you're invited to join us for lunch on October 16th for those famous WALKING TACO's.

We have a line up of vendors who we have partnered with to share information with you about the services and benefits that they offer. So stop by every day or pick the day that best fits your schedule we guarantee that you will have a great time and leave with a lot of great information. We look forward to your visit because at DAFCU you're more than a number you're a member of our family.

### Schedule of Events

Monday	October 13th	Cass County Council on Aging	10:00 am until Noon
Tuesday	October 14th	Invest in America/Sprint	Noon until 2:00 pm
Wednesday	October 15th	Cass County Council on Aging	10:00 am until Noon
Thursday	October 16th	Sam's Club	10:30 am until 1:00 pm
Friday	October 17th	Sam's Club	10:30 am until 1:00 pm
		RX Optical	11:00 am until 2:00 pm

LUNCH ON US (WALKING TACO'S) THURSDAY OCTOBER 16TH 11:00 AM UNTIL 1:00 PM  
TEE SHIRT SALE - We have some special TEE SHIRTS for sale at \$10 each, sizes M, L, XL and proceeds to be donated to the Sickle Cell Foundation through Be the Match organization.

Special office themes all week long!

## DAFCU INTERNATIONAL CREDIT UNION WEEK LOAN SPECIALS

Need help with those repairs before winter hits? Has the car taken its last drive? How about a special family vacation? Get that snow toy before snow actually falls. Whatever your need we have the special that's right for you and fits your budget.

These special rates are only available during the week of **October 13th thru October 17th, 2014 !!!**

- Auto/Motorcycles New or Used      1.95% APR\*    plus a \$50 gift card
- Recreational Vehicle                    4.00% APR\*    max term 60 months
- Home Equity                                3.00% APR\*    max term 15 years
- Signature Loans                            6.00% APR\*    max term 60 months

Remember to apply during the week of October 13th thru 17th. \*These rates apply to new money only and some other restrictions may apply.

## Privacy Policy

Dowagiac Area Federal Credit Union (DAFCU) recognizes its responsibility to safeguard and protect the nonpublic personal information of our members, and in some cases non-members. DAFCU collects nonpublic information from our members and other outside sources. This policy describes the disclosure of information provided by our members or that we collect from other sources. This document also explains the guidelines in which we will provide disclosures to our members regarding the sharing of such information, and the measures used to protect the confidentiality of this information. We intend to comply with all applicable laws and regulations governing privacy, including, but not limited to, National Credit Union Administration Regulation 716, Privacy of Consumer Financial Information.

DAFCU collects nonpublic personal information from the following sources:

- Information we receive on applications and other forms used as part of our daily routine.
- Information about transactions with us, or our affiliates.
- information received from consumer reporting agencies.

DAFCU makes disclosures to other affiliated and non-affiliated third parties as required or permitted by law.

**Collection of Information** – DAFCU will only collect information necessary to conduct its business. Nonpublic information is received by the credit union from its members and, in some cases, from non-members. This information is necessary to comply with state and federal law and regulation and to provide effective and competitive services.

**Member Access** – Members will have access to all personal information that the credit union maintains related to them individually. Members also have the responsibility to protect their nonpublic private information.

**Accuracy of Information** – DAFCU will follow prudent measures to ensure the accuracy of both its records and member personal information. When brought to our attention, all inaccuracies will be immediately corrected. Members will be encouraged to keep us informed of any changes to personal information such as address, name and e-mail address.

**Sale of Information Prohibited** – DAFCU's policy is that it will not sell member, or non-member information to any third party under any circumstance.

**Sharing Account Numbers Prohibited** – DAFCU's policy is that it will not share account numbers or similar numbers of its members or non-members except as required or authorized by law or as outlined in the next paragraph.

**Non-Affiliated Third Party Responsibility** – In some cases we make agreements with third parties to provide products and services to our members 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 member privacy we will only do business with companies that will agree, in writing, to maintain confidentiality protections. We will require such companies to use information only for the reasons we have approved.

**Information Sharing Notice** – DAFCU will provide members, and appropriate non-members, with initial and annual notices regarding our privacy policy and procedures as is required by law and regulation. This will include, when appropriate, an opportunity to "opt-out" of information sharing. It is our intention to record and honor any request from our members to "opt-out". (See Appendix A)

**Information of Non-Member Consumers** – Sometimes we will receive nonpublic information from resources that do not relate to our members, but are consumers using the products or services. We will only use this information for the purpose for which it is obtained and will not disclose it to any other party for any reason.

**Former Member Information** – When an individual who was a member of our credit union is no longer a member, this credit union will maintain only the information that is necessary to provide those products and services that the individual is receiving at the time of becoming a non-member, as the law and regulation requires, and consistent with the Record Retention Policy, or in order to contact the non-member about reactivating their membership with our credit union.

**Internal Security and Privacy** – DAFCU maintains a risk management system to protect the credit union and its members. This system is intended to ensure safety and confidentiality of our member records, protect against anticipated threats to the security of records and to protect against unauthorized access to, or use of, records that could result in harm or inconvenience to our members or the credit union. When appropriate we will use security coding and other technology to protect against unauthorized access to records, ensure accuracy of transactions and communications and protect confidentiality.

DAFCU will restrict access to nonpublic, personal information to only those employees and Official Family who have a specific business purpose for accessing and using such information. All employees and Official Family will be trained to maintain the confidentiality and privacy of all personal information.

## Bits & Pieces

### **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 DAFCU you can pay your bills from this site. A single sign on gets you where you need to go.

### **Adopt a**

**Family** - once again DAFCU will be adopting a local family during the holidays. We will be collecting food items to help them have a Thanksgiving feast and then again at Christmas we will collect food items and gifts for the family. Watch for our Christmas wish list in the office and on our website.

**LIONS CLUB Candy & Nuts** - it's that time of year when we help the Dowagiac Lions Club with their biggest fund raiser of the year and how good it is. Stop by or call to see when we get the first supply.

**Mobile Website Access**– Using your Phone to access the internet? DAFCU offers Mobile Web Access, this is not an application that you have to download but provides a more user friendly format to access our website at [www.dafcu.net](http://www.dafcu.net).

**E-mail address** - your email address is almost as important these days as your mailing address. If you are using e-statements we need to have your current email address, please keep your email

# Dowagiac Area Federal Credit Union

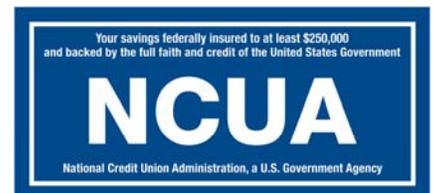
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## 2014 Holiday Schedule

Thanksgiving	Thursday, November 27, 2014	CLOSED
	Friday, November 28, 2014	CLOSED
	Saturday, November 29, 2014	CLOSED
Christmas Eve & Day	Wednesday, December 24, 2014	CLOSED
	Thursday, December 25, 2014	CLOSED
New Year's Eve & Day	Wednesday, December 31, 2014	CLOSED
	Thursday, January 1, 2015	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.