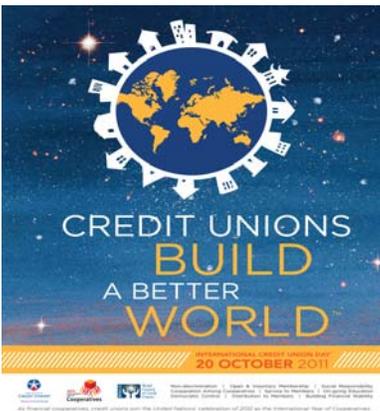


Dowagiac Area Federal Credit Union

Members Quarterly

www.dafcu.net

“International Credit Union Day” Credit Unions Build a Better World.



Why do 184 million people worldwide choose credit unions? Because credit unions create opportunities for families, strengthen communities and contribute to building a better world. On October 20, 2011, join credit union members around the globe in celebrating International Credit Union Day® and experience the credit union difference.

Join us and celebrate with your fellow member owners!

KIDS DAY-Wednesday, October 19th—kids coming in will receive a special gift and can enter the coloring contest to win a Halloween Bag stuffed with treats for the occasion.

MEMBER APPRECIATION DAY-Thursday, October 20th-join us for lunch from 11am until 1pm. Get a free Healthy Loan check up. Turn in your check up list and talk with a Loan officer to receive a free gift.

JOIN THE CU DAY-Friday, October 21st-refreshments will be available throughout the day and refer a new member that joins and you will receive a special gift. All new members will receive a gift when they open an account also. **“Come celebrate the Credit Union Difference”**

October is Members Choice Month

Inside this issue:

CU DAY	1
Members Choice	1
Scam Alert	2
CUMoney Prepaid Gift	2
Bits & Pieces	2
Invest in America	3
Website update	3
Volunteers	3
Holidays	4

As part of our celebration we are making October Members Loan Choice Month. You can take advantage of any of the Loan Specials we have offered in 2011. Whatever your need we could have a special just right for you. Here's a list of all the specials offered in 2011:

- **Auto Loan Special - Refinance 100% of your outstanding loan balance from another institution and receive 1% off our posted auto loan rates**
- **Anything Loan Special (Tax Time, Vacation, Spring Clean up, Holiday) - Borrow up to \$5000 for 24 months at a rate of 5% APR**
- **Home Equity Loan - 1% off our fixed rates and we will waive the application fee**
- **Match your Rate - refinance any loan you have from another institution and we will match their rate or give you a better rate if ours is lower (Documentation required) excludes VISA and HELOC loans**
- **Auto Loan - purchase a New or Used auto receive 1% off our posted rates and receive a \$50 Gift Card**
- **Recreational Vehicles - purchase a New or Used Recreational Vehicle and get 1% off our posted rates and receive a \$50 Gift Card**

Smishing, Phishing what will they think of next?

"**Phishing**" is when you get an e-mail from a supposedly trustworthy source, such as your bank or your credit union, claiming a problem exist with your account and asking for your user name and password. When you respond, your information is stolen and your account can be siphoned.

"**Smishing**" is the latest twist on that scam—instead of getting an e-mail, you get a text message. (The word is a combination of "SMS," short message service, aka text messaging, and "phishing.") You're told to call a toll-free number, which is answered by a bogus interactive voice-response system that tries to fool you into providing your account number and password. Most people don't give out their cell phone numbers so when they get the text they assume it's someone they know. The scammers have been getting this information by using random-dialing telemarketing services. If you belong to a credit union, be especially wary—members are targets because often the call-back number has a local area code, not an 800 number, which makes victims less likely to suspect a hoax.



If you get a text alert about an account, don't respond before you verify that it's legitimate. Remember that Dowagiac Area Federal Credit Union does not need to get your account information we already have it. If you receive anything like this please contact Dowagiac Area Federal Credit Union directly at 269-782-2410. If you can't reach your institution, do a Google search on the number to see whether it matches your financial institution.

Play it safe protect your personal and account information-don't give it to anyone your don't know.

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 up to 4 times for as little as \$100 up to \$5000. Safer than carrying cash and are not linked to your individual account.

Bits & Pieces

MCULLAF Grand Raffle -The funds are used to help ensure credit unions have a strong voice in Washington . For a \$5 contribution support the Michigan Credit Unions' political action efforts and you could win: \$20,000 toward the price of a 2011 Chevy Malibu or \$20,000 in cash. You must be a credit union member at least 18 years of age to enter. The Drawing is held on November 14, 2011 at our states Credit Union Association the Michigan Credit Union League. Get your tickets from any staff member.

Christmas Club - for those who use the Christmas Club savings program those funds will be made available to you on October 1st, 2011. The account balance will be transferred to your Regular savings. The best part is your 2012 Christmas Club Account continues on, if you wish to make any changes to your account please contact the credit union office.

Check Deposit Hold Changes - Effective July 21, 2011 the next day availability of deposits by check into a transactional account will increase from the current \$100 to \$200.

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

Dowagiac Area Federal CU Members Save Thousands with Invest in America

At Dowagiac Area Federal Credit Union we know you work hard to earn your money. And we think you should keep as much of it as possible. That's why we've teamed up with **Invest in America** to bring you **savings** on the things you buy every day from trusted **American companies**.

Save thousands on everything from your cell phone bill with Sprint or a brand new GM vehicle to online discounts at over 1,200 major retailers with Shop America.

Discover how much you could save visit LoveMyCreditUnion.org



Website updates

You will soon see a new fresher look to our website, www.dafcu.net, we are in the process of updating our site. The launch date is not far off but we don't have the exact date yet and we did not want you to be surprised if one day you decide to visit our site and it has a totally new look.

A couple of items that you need to make a note of, the Online Banking login will be on the Home page of the site. You will only need to begin entering your user id and password to access your accounts right from the Home page. Once up and functioning please explore all the pages to learn all there is to know about your credit union.

This will be a very important thing to know, once you visit the various pages on the site in order to return to the home page you will need to click on the name of the credit union located in the upper left corner of each page. If in doubt click on the name of your credit union and you will always go back home.

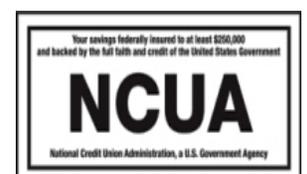
We always welcome feedback from the members so please let us know what you like or don't like about the updated site once completed.

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

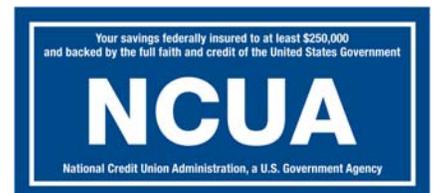
473 E. Division Street
Dowagiac, Michigan 49047

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E-mail: dafcu@dafcu.net

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

2011 Holiday Closing Schedule

Thanksgiving	Thursday, November 24, 2011	CLOSED
	Friday, November 25, 2011	Drive-up only 8am-1 pm
	Saturday, November 26, 2011	CLOSED
Christmas	Saturday, December 24, 2011	CLOSED
	Monday, December 26, 2011	CLOSED
New Year's	Saturday, December 31, 2011	CLOSED
	Monday, January 2, 2012	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 stability and growth of our credit union to serve the families of our present and future members.