


**Dowagiac Area Federal Credit Union**
**Members Quarterly****www.dafcu.net**

*International Credit Union Day  
October 21st, 2010*



### Why 186 Million People Worldwide Choose Credit Unions

On October 21, credit union members worldwide will join together to celebrate International Credit Union Day and this year's theme: *Local. Trusted. Serving you.* Do you remember why you chose Dowagiac Area Federal Credit Union to be your financial services provider? It may be among many reasons shared by the 186 million people in 97 countries who have also chosen credit unions, but it most likely has something to do with the common philosophy of people helping people.

Unlike most other financial institutions, credit unions are not-for-profit, democratically controlled, volunteer-run, member-owned cooperatives. They exist to serve their members, and that level of service remains high even during the toughest times. Instead of issuing stock or paying dividends to outside shareholders, credit unions provide value to their members by returning earnings in the form of lower loan rates, higher interest on deposits, and lower or even no transaction fees.

This year's theme celebrates the advantages of credit union membership. Value, trust and service are just some of the many benefits of being a credit union member. You are in charge of your money and your credit union. At Dowagiac Area Federal Credit, we are proud of our heritage as a cooperative financial services provider and our connection to the more than 54,000 credit unions worldwide. On October 21, we'll join credit unions and their members around the world to celebrate International Credit Union Day in recognition of the benefits those institutions bring to their members.

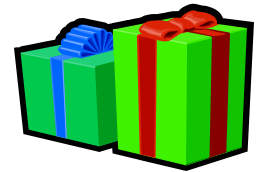
#### Inside this issue:

CU DAY October 21st	<b>1</b>	<p>Please join us for lunch on Thursday, October 21st, 2010 between 11:00 am and 1:00 pm. Walking Taco's will be on the menu this year. Be sure to stop by our office and sign up for the many door prizes we have.</p> <div style="border: 1px solid black; padding: 10px; text-align: center; margin: 10px 0;"> <h3>2010 Christmas Club Accounts</h3> </div> <p>My how this year has flown by. We will be out shopping for those Christmas gifts soon. If you planned last year you will have those funds saved in your 2010 Christmas Club Account. Those funds will be automatically transferred on the 1st of October to your regular Share (savings) account.</p> <p>Your 2011 Christmas Club will start automatically for next year, you may make changes to the amount being deposited if you like, so you can purchase more presents next year. Haven't gotten your account set up yet? Stop by the credit union office anytime to set up a 2011 Christmas Club account, it's quick and easy.</p>
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## Holiday Loans and Other specials

Need some help during this holiday season? We are offering our Holiday Loan Special to help with those added expenses. You can borrow up to \$5,000 for 24 months at a rate of 5% APR. Apply at the credit union office or apply online at [www.dafcu.net](http://www.dafcu.net). \*



Skip-A-Payment will be available for the months of November and December. In order to apply for this program all your credit union loans must be current and we need to have the required forms signed and on file. Excluded from this program are: Home Equity Loans, HELOC, VISA and Lines of Credit . \*

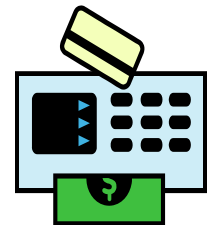
Get a \$50 Gift Card when you apply and close a Recreational Vehicle Loan in October. Recreational Vehicle Loans are classified as: ATV, Dirt Bikes, Snowmobiles, Travel Trailers, Moped's, Motor Homes and Jet Ski's. \*

Check out all our current Loan Rates on our Website at: [www.dafcu.net](http://www.dafcu.net).

\*some restrictions apply

## ATM/DEBIT Card

Beginning the 1st of November, 2010 there is going to be a change made to the way our ATM/Debit Card program works. At that time you will no longer have access to withdraw funds from your account or receive authorization for purchases using your ATM/Debit Card in what we refer to as being "Offline". This occurs if our system is not communicating with the network that we use which is the Co-op Network. These down times generally are a matter of seconds or when we are doing our daily backups which take place in the very early morning hours when most folks are fast asleep.



Please contact the credit union office with any questions you have in regard to this matter or any other question you have about the services we offer.

## Bits & Pieces

**Skip-A-Payment** Will be available for the months of November and December all loans must be current to be eligible to apply for the Skip-A-Payment and loans excluded from this program are Home Equity, VISA and lines of credit. There is a form that must be signed for the skip-a-payment to apply.

**Year-end Tax information** 2010 year-end is coming up, remember that if you have received \$10 or more in dividends your 1099INT form will be included with your year-end 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.

**Hospice Remembrance Bows** - DAFCU will again be offering the Hospice Bows for a small donation (\$5) to honor the memoir of those that have been lost. Something new this year from Hospice will be Silver Jingle Bells. Watch for more information as it becomes available.

**Lions Club Nut and Candy Sales** The credit union will be helping the Lions Club with their annual fundraiser. Watch for our counters to fill up with all the goodies they offer.

**Night Deposit & Mail Receipts** - In an effort to hold mailing cost down beginning the 1st of December the credit union will no longer be mailing a receipt for Night Deposit or Mail transactions unless you specifically request one be sent. You may check that the transaction was completed by using the Online Banking service or Touch Tone Teller.

## 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.

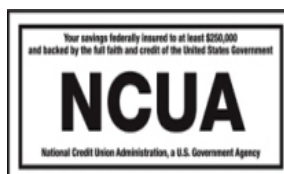
At Dowagiac Area Federal Credit Union, protecting your privacy is one of our top priorities. We will continually review our privacy policy and, where appropriate, make changes to enhance the quality for your protection.

## Banking, Anywhere, Anytime

- **WE DON'T CLOSE** - You can do most of your financial business anytime, anywhere, from your computer 24/7. All activity is confidential, personal and completely secure.
- **PAY BILLS ONLINE** - Save money on postage, set-up unlimited recurring payments with Online Bill Pay for FREE!
  - Make one-time payments
  - Receive account reminders via email
  - Convenient time-saver
  - All from the convenience of your home
- **TOUCH TONE TELLER** - The power of a teller is in the tip of your finger when you call our 24-hour telephone Teller at 269-782-0576 or 1-800-467-9998.



Want more information on these services stop by our website at [www.dafcu.net](http://www.dafcu.net) or call the credit union office and talk to any of our staff members.



# Dowagiac Area Federal Credit Union

473 E. Division Street  
Dowagiac, Michigan 49047

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

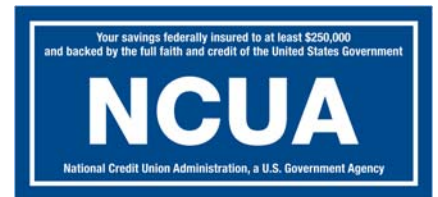
Fax: 269-782-9870

E-mail: [dafcu@dafcu.net](mailto:dafcu@dafcu.net)

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

## 2010 Holiday Closing Schedule

Thanksgiving	Thursday, November 25, 2010	CLOSED
	Friday, November 26, 2010	
	<b><u>Drive-up only</u></b> 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
New Year's Eve & Day	Friday, December 31, 2010	8am – 1pm
	Saturday, January 1, 2011	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 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.