



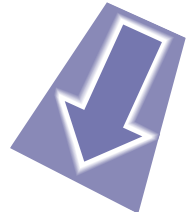
# Dowagiac Area Federal Credit Union

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

## New Lower Loan Rates

It's a good time to look at our new **LOWER LOAN** rates. We've lowered every loan rate that we offer. On top of the **LOWER LOAN** rates we have some great springtime specials.

Get your spring projects started with our special April Shower loan - you can borrow up to \$6000 for 24 months at a rate of 4% APR\*.



**New Driver** in your home needing a car to drive? Have you considered purchasing a new car for yourself and letting Junior have your old one?



Finance now and you'll get 1% off the posted rates (**which have been lowered**) and if you finance \$25,000 or more you'll get 1.5% off the posted rates (**which have been lowered**). Which means on a new car you could get a rate as low as 2% APR or on a used car it could be as low as 2.5% APR.\* Whoa!!!



Want to do some sprucing up around the house maybe this year you could put that pool in or add that two car garage. Whatever the project you'll get 1.5% off the posted Home Equity rates (**which have been lowered**). Take another 1/2% off if you finance for 10 years or less.\* That could get you into a Home Equity loan at a rate of 3.50% APR\*.

Now would be a great time to bring any other loans you have back to **"YOUR"** Credit Union. Stop by for a visit or call and talk with one of our loan experts.

**Inside this issue:**

- Lower Loan Rates **1**
- Invest In America **1**
- DAFCU goes GREEN **2**
- 24/7 Services **2**
- Bits & Pieces **2**
- Did You Know???? **3**
- Mobile access **3**
- Loan specials **3**
- Holidays **4**

### Everyday Savings Made Easy with **DAFCU** and Invest in America

As a **DAFCU** member, you can experience one-stop shopping and great discounts all at one place – **LoveMyCreditUnion.org**. One visit to Invest in America's website and you'll soon discover fantastic savings on wireless service and phones with Sprint, and pretty much everything else at Shop America.

Sprint offers include 10% off of most recurring charges, waived application and upgrade fees plus discounts on phones and accessories. Members can get up to 30% on computers and electronics from Dell. With Shop America, credit union members can get cash back when they use the site to shop at over 1,200 big name retailers including Target, Best Buy, Macy's, Home Depot and more.

Save even more when you use your **DAFCU** credit or debit card to do the shopping – thanks to our great rates and low fees. Stop surfing and start saving at **LoveMyCreditUnion.org**.



## DAFCU is GREEN!

Dowagiac Area Federal Credit Union is saving those trees and you can help by going GREEN with us! Get access to your monthly or quarterly statements in a safe and secure environment no need to wait for the mail anymore. We've had a great response since we have announced going green. Those members who have already signed up for the e-statements have gotten their reward. Now it's your turn. May 1st, 2013 is fast approaching and remember if you sign up for this tree saving program we'll give you some of the green back. We will make a deposit to your account of **\$5.00**.

Remember you need to get signed up to view your statement through the new "MY eDOCUMENT PORTAL" and we will give you **\$5.00** for enrolling. This is a one time offer and will be valid until May 1, 2013. Once enrolled you will no longer receive a paper statement, no more waiting for the mail to be delivered and no more storing those paper statements. Your e-statements will be available much sooner than the paper statement that we now mail.

Environmentally friendly and it saves money for you the CREDIT UNION owner and the Credit Union. It's a win, win situation and we need those trees in the summer for shade.

See the new "MY eDOCUMENT PORTAL" on the home page of our website which once you click, takes you to the page that will logon to the system to retrieve your statement. It's just that simple!!



## Electronic age makes us 24/7



Did you realize that you can access your account 24/7? Online Banking, Touch Tone Teller, Online Bill Pay and Mobile access, services that are absolutely free and at your fingertips whenever you're awake. Time is precious and there never seems to be enough of it. With these 24/7 services you can do your financial business on your time schedule.

You don't have to worry about what time our clock says it is, what's important is you can do your business whatever time you want to. What freedom that gives you to concentrate on the more important things in life. Contact us by email at [dafcu@dafcu.net](mailto:dafcu@dafcu.net) or phone to get set up to use these absolutely free services today!

## Bits & Pieces

**Michigan Adventure and Cedar Point Discount Tickets** –Looking to have a good time this summer, planning your summer vacation or quick road trip to one of these parks. Be sure to get your discounted tickets before you go. Michigan Adventure tickets are \$29.50 each and Cedar Point tickets are \$42.50 each and \$29.50 each for Soak City tickets.

**IRA Account Holders** - there's still time to make a contribution to your IRA account for the 2012 tax season. You will receive your form 5498 after the tax filing deadline to show what contributions you have made to your IRA account for tax year 2012.

**2013 Grand Raffle** - You have a chance to be the winner of \$20,000 towards the purchase of a new 2013 Chevy Malibu or \$20,000 in cash, your choice. For a small donation of \$5.00 you will be entered into the drawing that will be held on November 18, 2013. This raffle helps our Michigan credit unions raise funds to help support our Federal PAC fund.

**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.

**Discount Programs** - As a credit union member you have access to several vendors that we have partnered with to provide discounted insurance products to the Members of DAFCU. Auto, Home, Disability and Life insurance.

Also you can receive special savings through RX Optical and become a Member of Sam's Club and receive a \$25 Sam's Gift card when you become a Plus Member or \$10 Sam's Gift card when you join or renew as a Business or Advantage Member. Stop by and pick up your Partner Membership program certificate today.

## Does Your Family Know ??????



It's a Family Affair at the Credit Union. All of your relatives are also eligible for Credit Union benefits. Grandparents, parents, siblings, children, aunts, uncles, nieces, nephews, cousins, and in-laws too, are welcome as MEMBERS of DAF-CU.

DAFCU is a non-profit locally owned financial institution that offers a great number of benefits to the Membership.

**Convenience:**

- Online Banking at [www.dafcu.net](http://www.dafcu.net)
- Overdraft transfer protection
- Payroll Direct Deposit and Payroll Deduction
- Extended Drive-up hours
- Free Bill Payment — Online
- 24 Hour Loan Approval
- No Surcharge ATM's Nationwide (22,000)



**Personal Service:**

- 40 plus years of Dedicated Personal Service—we know your name
- A full range of savings plans
- Special Savings programs for the Kids
- Prepaid VISA Travel and Gift Cards
- Official Bank checks and Money Orders
- Lifetime Membership—once a Member always a Member
- Discounted Amusement Park Tickets
- Credit and Debit Cards
- Free Identity Theft Protection for all members

**Rates:**

- Lower rates on loans, higher rates on savings
- Loans for all your needs

Monthly Loan Specials



Your family members can stop by today or call to speak with one of our friendly staff members for additional information.

## We know your name do you know ours ?????

The DAFCU Staff is a one of a kind group of people. Greeting you when you stop in to take care of your financial transactions, provide answers to questions you have about your account, letting you know of the services offered and just being good listeners. Always smiling and putting a smile on your face.

Now do you know all our names? There are five of us in the office. Complete the list, include your name, account and phone number and you'll be entered into a drawing for one of two DAFCU umbrellas to be drawn April 30, 2013.

1. \_\_\_\_\_ 4. \_\_\_\_\_
2. \_\_\_\_\_ 5. \_\_\_\_\_
3. \_\_\_\_\_



# Dowagiac Area Federal Credit Union

473 E. Division Street  
Dowagiac, Michigan 49047

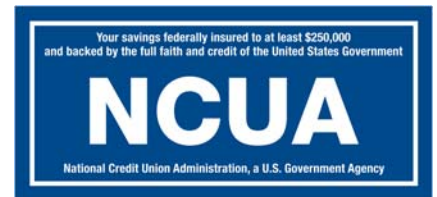
Phone: 269-782-2410 Fax: 269-782-9870  
E-mail: [dafcu@dafcu.net](mailto:dafcu@dafcu.net)

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



## 2013 Holiday Schedule

Memorial Day	Saturday, May 25, 2013 Monday, May 27, 2013	CLOSED CLOSED
4 <sup>th</sup> of July	Thursday, July 4, 2013	CLOSED
Labor Day	Saturday, August 31, 2013 Monday, September 2, 2013	CLOSED CLOSED
Thanksgiving	Thursday, November 28, 2013 Friday, November 29, 2013 Saturday, November 30, 2013	CLOSED CLOSED CLOSED
Christmas Eve & Day	Tuesday, December 24, 2013 Wednesday, December 25, 2013	CLOSED CLOSED
New Year's Eve & Day	Tuesday, December 31, 2013 Wednesday, January 1, 2014	CLOSED 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.