

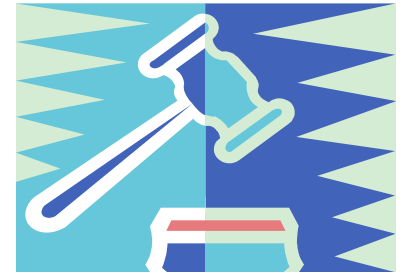


Dowagiac Area Federal Credit Union

www.dafcu.net

41st Annual Membership Meeting

Dowagiac Area Federal Credit Union will be holding their 41st Annual Membership Meeting on February 18th, 2013 beginning at 5:30 pm at the credit union office. An election of three officer positions begins January 29th, 2013 and the final results of the election will be reported at the meeting. All members are encouraged to participate in the election and attend the meeting.



INVEST IN AMERICA MAKES FILING TAXES AFFORDABLE



It's Your Money – Keep More of it with TurboTax

Why spend more than you should to have someone else do your taxes for you? TurboTax puts the power in your hands to keep more of your hard earned money, with the peace-of-mind of knowing you have experts in your corner every step of the way. Plus, **Dowagiac Area Federal Credit Union** members can save on TurboTax federal products. **Get started now and get your biggest possible refund!**

Jackson Hewitt® also offers members two ways to save big on tax prep.



Valued **Dowagiac Area Federal Credit Union** members are entitled to save either \$30 on their individual income tax preparation at participating Jackson Hewitt Tax Service® locations nationwide or pay \$50 less than last year* when you switch to Jackson Hewitt from a competing tax preparer.

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Let Jackson Hewitt estimate your refund. FREE! Meet with one of their tax pros today to see what Jackson Hewitt can do for you. No appointment necessary.

To get started saving on your tax returns go to our website at www.dafcu.net and visit www.lovemycrreditunion.org to enjoy the many discount programs available to credit union members through Invest In America.



Dowagiac Area Federal Credit Union is going GREEN!

Dowagiac Area Federal Credit Union is ready to go GREEN! Want to access your monthly or quarterly statements in a safe and secure environment and not have to wait for the mail to open the envelope it is sent in? We have the solution for you and to help you decide we are making you an offer that would be hard to refuse. You must have a valid e-mail address so you can receive the notice from us and once you have completed the application we will set you up on the system to begin sending you notifications that your e-statements are available for you to access.

You will 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!!



The offer mentioned above is: Sign up to receive your paper 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 then storing the paper statement, no more worry about it being put in the wrong mailbox. Your e-statements will be available much sooner than the paper statement that we now mail. It's environmentally friendly and it saves money for the credit union which means you are saving money also as an owner of the credit union.

Federal Benefits Payments—March 1, 2013 deadline Don't Delay! Go Direct Today!



If you haven't heard the news yet March 1, 2013 is the deadline set by the US Department of Treasury for direct deposit of your federal benefits payments. So, if you get federal benefit payments by paper check, you are required by law to switch to electronic payments by **March 1, 2013**. Time is running out. Switch to direct deposit today. Visit **Dowagiac Area Federal Credit Union** or call (800) 333-1795 or visit www.GoDirect.org.

If you choose not to have direct deposit of your federal benefits payments you will receive a Direct Express Master Card which will be loaded with your monthly benefit amount.

Bits & Pieces

2012 Tax Documents-Please keep your year end 2012 statement. If you earned \$10 or more in dividends this is reported to IRS and you will have a 1099 form at the end of your statement. Also, for those that paid \$600 or more in interest on a Home Equity loan this is also reported and you will have a 1098 form at the end of your statement.

IRA Account Holders - the balance on your year end statement is the Fair Market Value of your IRA account. A 1099R form is mailed to members who had distributions in 2012. For those that contribute a 5498 will be sent after the end of the 2012 tax season or April 15, 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.

Mobile Website Access - Using your phone to access the internet? DAF-CU offers Mobile Web Access, this is not an application that you download but provides a more user friendly format to access our website at www.dafcu.net.

ID Theft Doubled in the past year - children are now being targeted as much as 35 times more than adults, and the younger the child the more vulnerable. Treat your child's personal information as carefully as your own and remember to educate early so they know how to protect their information. If you suspect ID theft as a member we offer an ID Protect program for you at no cost. Need help call the experts.

Discount Programs - time to gear up for the summer adventures. Again this year we will be offering Michigan Adventure tickets. Watch for upcoming times and prices.

Did you know????? Upcoming specials

Did you know that every month of the year we offer some type of loan special? We know that in today's economy we are all looking to save money and get the best deal we can. That's why we encourage you to give us a call or check on the home page of our website (www.dafcu.net) to see what loan specials we are currently offering.

In the market soon for some home improvements or has the time come for you to replace the old beater of a car? This is a sampling of the loans we will be offering specials on beginning in March 2013:

- Auto Loans-1% off the current posted rates or 1.5% off the posted rates if you finance \$25,000 or more
- Home Equity Special-1.5% off current posted rates and receive an additional .50% off if you finance for 10 years or less.
- Special Signature loan rates, terms and amounts continue on throughout the year in March you can borrow up to \$6000 for 36 months at a special rate of 6% APR

With all of our loan promotions there may be restrictions that apply. Give us a call today or to make it easier you can apply for your next loan online (except mortgages or Visa). Give us a little bit of time we can get your loan approved and disbursed in no time.

Office Themes

Seeing stars? How about hearts maybe even a four leaf clover or Red, White and Blue? You'll never know what you may find when you visit the credit union office. Stop by for a visit and maybe you'll stop by on the day we are popping up some fresh popcorn or even brewing some fresh coffee. It will be a surprise the next time you stop by.

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

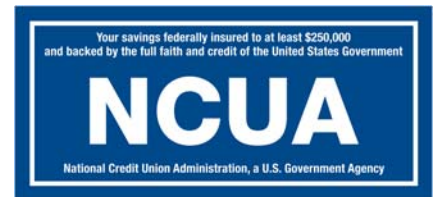
473 E. Division Street
Dowagiac, Michigan 49047

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E-mail: dafcu@dafcu.net

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

2013 Holiday Schedule

Memorial Day	Saturday, May 25, 2013 Monday, May 27, 2013	CLOSED CLOSED
4 th 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
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.