



# DCCU INFORMANT

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## Stop in and meet our Staff!

Jody Mernack

Rachel DeVries

Rayanne Pack

Monika Porter

Our staff is eager to meet you and help with all your financial needs!

## Lets Cheer to the New Year!

### Don't wait for a higher rate!

Apply/approved for a new or used Car, Truck, Motorcycle, Recreational Vehicle or Boat loan

You can **save up to an additional .75%** off the rate. Other discounts could apply rates already reflect discount.

#### Rates as low as:

1-2 years old: 36 mon. 3.50%,

48 mon. 3.75%

3-4 years old: 36 mon. 3.75%,

48 mon. 4.00%

5-6 years old: 36 mon. 6.25%

48 mon. 6.75%

\*Your rate will depend on your credit score, account relationship with DCCU and collateral. Not all members will qualify. Rates also apply to pre-approved loans.

# 59TH Annual Meeting!

## 59th Annual Board Meeting

Will be held on  
**Monday, February 13th at 7PM**  
In  
**Suite C at**  
**DeKalb County Credit Union**

### HOLIDAY HOURS FOR 2012:

- Monday– January 2nd (New Years Day)- Closed
- Monday– January 16th (Martin Luther King Jr. Birthday)- Closed
- Monday– February 20th (Washington’s Birthday)- Closed
- Monday– May 28th (Memorial Day)- Closed
- Wednesday– July 4th (Independence Day)- Closed
- Monday– September 3rd (Labor Day)- Closed
- Monday– October 8th (Columbus Day)- Closed
- Monday– November 12th (Veterans Day)- Closed
- Wednesday– November 21st, open until 4:00pm
- Thursday– November 22nd (Thanksgiving Day)- Closed
- Friday– November 23rd, open until 12:00pm
- Monday– December 24th (Christmas Eve) open till 12:00pm
- Tuesday– December 25th (Christmas Day)- Closed

### 4th Quarter Dividend



Was declared at an annual rate of .05% based on the average daily balance on all savings accounts.

# Why choose a Credit Union?

## **Focused on People, Not Profits.**

Unique in the financial world, credit unions are non-for-profit cooperatives, owned and directed by their members. Their mission is to provide a safe place for members to save and borrow at reasonable rates. The credit union motto is non for profit, not for charity, but for service.

## **Safe and Strong**

Similar to FDIC insurance on bank accounts, the National Credit Union Share Insurance Fund (NCUSIF) insures a person's savings up to at least \$250,000—with even higher coverage available if you have a combination of individual, joint, payable-on-death, and other types of accounts.

## **Member-Owned. Member Directed.**

Credit unions are regulated by federal and state law, and are led by volunteer, member-elected boards of directors.

~Big enough to compete.

~Small enough to care.

## **E-mail Claiming to be from the FDIC.**

The Federal Deposit Insurance Corporation (FDIC) has received numerous reports of fraudulent emails that have the appearance of being from the FDIC.

The emails appear to be sent from various “@fdic.gov” email addresses, such as “protection@fdic.gov,” “admin@administration.fdic.gov,” or “service@admin.fdic.gov.”

The messages have various subject lines that read: “Update for your banking account” or “ACH and Wire transfers disabled,” and “Banking security update.”

The fraudulent emails are addressed to “Dear Clients” and state “Your account ACH and Wire transactions have been temporarily suspended for your security, due to the expiration of your security version. To download and install the newest updates.

The messages concludes with, “best regards, online security department, Federal Deposit Insurance Corporation.”

*These emails and links are fraudulent and were not sent by the FDIC. Recipients should consider the intent of these e-mails as an attempt to collect personal or confidential information, or to load malicious software into end users’ computers. Recipients should NOT access the link provided within the body of the emails and should NOT, under any circumstances, provide any personal financial information through this media.*

Financial institutions and consumers should be aware that other subject lines and modifications to the e-mails may occur over time. The FDIC does not directly contact consumers in this manner nor does the FDIC request personal financial information from consumers.