

# DEFENSE CONTRACTS SOUTH FEDERAL CREDIT UNION

## QUARTERLY NEWSLETTER

JANUARY 1, 2001

PHONE NUMBER: (214) 742-7830 FAX NUMBER: (214) 742-7834 TOLL FREE: 1-800-851-7830 E-MAIL: [dcscfu@wt.net](mailto:dcscfu@wt.net)  
 1200 MAIN STREET, SUITE 240 DALLAS, TEXAS 75202 VISIT THE WEB SITE 24 HOURS A DAY: <http://www.dcsfcu.com>

[www.dcsfcu.com](http://www.dcsfcu.com) [www.dcsfcu.com](http://www.dcsfcu.com) [www.dcsfcu.com](http://www.dcsfcu.com) [www.dcsfcu.com](http://www.dcsfcu.com) [www.dcsfcu.com](http://www.dcsfcu.com) [www.dcsfcu.com](http://www.dcsfcu.com)

### DIVIDENDS

Your Board of Directors declared the dividend for the fourth quarter as follows:

DIVIDEND RATE AND ANNUAL PERCENTAGE YIELD (APY)

BALANCES BETWEEN	RATE	APY
\$25.00 — \$499.99	3.75	3.80
\$500.00— \$1,999.99	4.75	4.84
OVER \$2,000.00	5.75	5.88

*Note: The annual percentage yield is a percentage rate that shows the total amount of dividends, based on the dividend rate and the frequency of compounding for a 365-day period. Dividends are figured on date of deposit to date of withdrawal basis.*

**Deposit Limit:** The limit on deposits remains at \$2000.00 per account per calendar month.

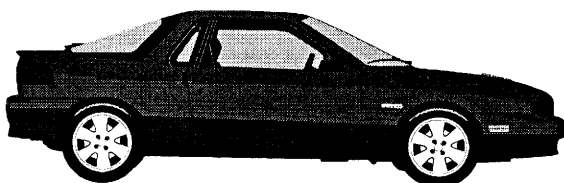
### These Family Members Are Eligible To Join DCSFCU

- Mother
- Father
- Brother
- Sister
- Children
- Grandparents
- Grandchildren

The requirement of living in the same household has been removed.

VISIT THE CREDIT UNION WEBSITE AT [www.dcsfcu.com](http://www.dcsfcu.com)

**ACH Debit Fee:** A \$20.00 fee will be charged effective January 15, 2001 for each member initiated ACH debit transaction.



## 35th Annual Meeting of Shareholders

Thursday, January 25, 2001 at 11:00 a.m.  
 1200 Main Street, Room 200

- Board of Directors and Credit Committee elections will be held.
- Cash door prizes will be given.
- Light lunch will be provided.
- Must be present to win a door prize.
- Hal Du Mont to receive a special presentation.
- The meeting is an excellent opportunity to visit with retirees and friends.

**Make plans to attend this important meeting.**



### ☆ Hal Du Mont to Receive a Special Presentation ☆

☆ Hal Du Mont will be honored for his service to the Credit Union at this years annual meeting. He was responsible for founding the Credit Union in 1965 and served as President for 33 years.



### NEW CAR RATES

4 YEAR	7.35 %
5 YEAR	7.85 %
6 YEAR	8.50 %

***SEE REVERSE FOR NEW LOWER LOAN RATES!***

**Loan Rates Reduced**

### **Did You Finance a Car at Another Institution in the Past 120 Days?**

If you financed a new car at another financial institution in the past 120 days, you can still take advantage of your Credit Union's low new car rates on the back of this form.

**DEFENSE CONTRACTS SOUTH FEDERAL CREDIT UNION  
LOAN REPAYMENT SCHEDULE**

January 3, 2001

**\*\*SHARE SECURED LOAN**

TERM	RATE	MONTHLY FACTOR	BIWEEKLY FACTOR
1 YR	7.00	.086527	.039875
2 YR	7.00	.044773	.020634
4 YR	7.00	.023946	.011037
5 YR	7.00	.019801	.009127
10 YR	7.00	.011611	.005353
12 YR	7.00	.010284	.004742

**NEW CAR, BOAT, MOTOR HOME,  
TRAVEL TRAILER**

TERM	RATE	MONTHLY FACTOR	BIWEEKLY FACTOR
4 YR	7.35	.024109	.011111
5 YR	7.85	.020205	.009312
6 YR	8.50	.017778	.008193

**USED BOAT, MOTOR HOME, TRAVEL  
TRAILER**

TERM	RATE	MONTHLY FACTOR	BIWEEKLY FACTOR
4 YR	10.50	.025603	.011795
5 YR	10.50	.021494	.009903
6 YR	10.50	.018779	.008653

**SIGNATURE LOAN**

TERM	RATE	MONTHLY FACTOR	BIWEEKLY FACTOR
1 YR	11.50	.088615	.040800
2 YR	12.50	.047307	.021781
3 YR	13.50	.033935	.015624
4 YR	15.50	.028085	.012930

**PREFERRED SIGNATURE LOAN**

TERM	RATE	MONTHLY FACTOR	BIWEEKLY FACTOR
1 YR	10.50	.088149	.040594
2 YR	11.50	.046840	.021569

**\*USED CAR 2001 & 2000 MODELS\***

TERM	RATE	MONTHLY FACTOR	BIWEEKLY FACTOR
4 YR	7.35	.024109	.011111
5 YR	8.35	.020444	.009423
6 YR	9.50	.018275	.008421

**\*USED CAR 1999 MODELS\***

TERM	RATE	MONTHLY FACTOR	BIWEEKLY FACTOR
4 YR	8.00	.024413	.011250
5 YR	9.00	.020758	.009566

**\*USED CAR 1998 & 1997 MODELS\***

TERM	RATE	MONTHLY FACTOR	BIWEEKLY FACTOR
4 YR	8.50	.024648	.011358
5 YR	9.50	.021002	.009677

**\*USED CAR OVER 4 YEARS OLD\***

TERM	RATE	MONTHLY FACTOR	BIWEEKLY FACTOR
3 YR	10.00	.032267	.014864
4 YR	11.00	.025846	.011905

**MOTORCYCLES**

TERM	RATE	MONTHLY FACTOR	BIWEEKLY FACTOR
2 YR	13.25	.047659	.021940
2 YR	14.25	.048131	.022153

RATES SUBJECT TO CHANGE WITHOUT NOTICE.

RATES EFFECTIVE JANUARY 3, 2001

\*\*Share secured loan rates are variable at 1.25% above the last highest dividend rate paid. All other loan rates are fixed rate.

\*Changes effective 30 June each year for age of vehicle.

**Directions:** Select the type of loan. Next, select the factor which corresponds to the terms and the frequency of payment, either monthly or biweekly. Multiply this factor by the loan amount to determine the payment.

**Example:** *A new car loan of \$12,000.00 for four years with biweekly payments.*

**\$12,000.00 x .011111 = \$133.33** Payments are rounded to the nearest whole dollar or \$133.00 each payday.

**LOAN APPLICATIONS ARE NOW AVAILABLE BY INTERNET OR FAX  
RECEIVE AN APPLICATION: (214)742-7830 SUBMIT AN APPLICATION: (214)742-7834**