

DEFENSE CONTRACTS SOUTH FEDERAL CREDIT UNION QUARTERLY NEWSLETTER

January 1, 2004

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600 NORTH PEARL STREET, SUITE S-203 DALLAS, TEXAS 75201 VISIT THE WEB SITE 24 HOURS A DAY: <http://www.dcsfcu.com>

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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	0.25	0.25
\$500.00 — \$1,999.99	1.00	1.00
OVER \$2,000.00	2.00	2.02

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 per account per calendar month.

Board of Director and Credit Committee

Nominations: The Credit Union is now accepting nominations for the Board of Directors and the Credit Committee. Please contact Carol Berardi at (214) 670-9335 by January 17. Check with each member you wish to nominate to ensure they are willing to serve in these important leadership positions.

Your Savings
Federally Insured to \$100,000
NCUA

National Credit Union Administration,
a U.S. Government Agency

Watch Out For Dealer Hidden Financing

Offers: Don't leave any money on the table. Compare with DCSFCU's financing, including all dealer rebates and incentives to get the best deal.

Loan Rates Are At Record Low Levels

Term	Rate
4 Years	4.15 %
5 Years	4.65 %
6 Years	5.30 %

The Clock is Ticking:



**Don't
Miss Out
on These
Awesome Rates!**

38th Annual Meeting of Members:

Thirty-eight years of service will be celebrated at the annual meeting of members to be held on Wednesday, January 21, 2004 at 11 a.m. in room 501 at the Plaza of the Americas at 600 North Pearl Street. Lunch will be served and cash door prizes will be awarded. Free parking will be provided by the Credit Union in the Plaza of the Americas parking garage. The parking garage entrance is located on the San Jacinto Street side of the building. Please make plans to attend this important meeting. This is a wonderful opportunity for retirees to be reunited with friends at DCMA and for members to come visit our new location.

10 Year Financing for Motor Homes, Boats and

Travel Trailers: The Board of Directors voted to offer financing for up to 10 years for motor homes, travel trailers and boat loans over \$25,000. Please contact the Credit Union for details on this new offer.

Please Use Credit Union's New Address:

Please use the Credit Union's new address on all correspondence. If you have a vehicle financed with DCSFCU, please provide the new address to your insurance company so your coverage information will be promptly received.

Loan Rates with Payment Factors on Reverse for Your Convenience