

DEFENSE CONTRACTS SOUTH FEDERAL CREDIT UNION

QUARTERLY NEWSLETTER

October 1, 2007

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VISIT THE WEB SITE 24 HOURS A DAY: www.dcsfcu.com

DIVIDENDS

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

DIVIDEND RATE AND ANNUAL PERCENTAGE YIELD (APY)

BALANCES BETWEEN	RATE	APY
\$25.00 — \$499.99	2.00 %	2.02 %
\$500.00 — \$1,999.99	3.00 %	3.03 %
OVER \$2,000.00	4.00 %	4.06 %

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.

New Car Loan Rates **REDUCED!!!**

<u>Term</u>	<u>Rate</u>	
4 Years	5.65 %	
5 Years	6.15 %	
6 Years	6.80 %	

Now is a Great Time to Buy a Car: The 2008 model year cars are available, and auto dealers are making special discount offers with additional rebates and incentives to sell cars. Don't miss out on this opportunity. Loan rates were recently lowered for all loans. Get preapproved for a car loan today!



Betty Jane Craig
July 5, 1925—July 30, 2007

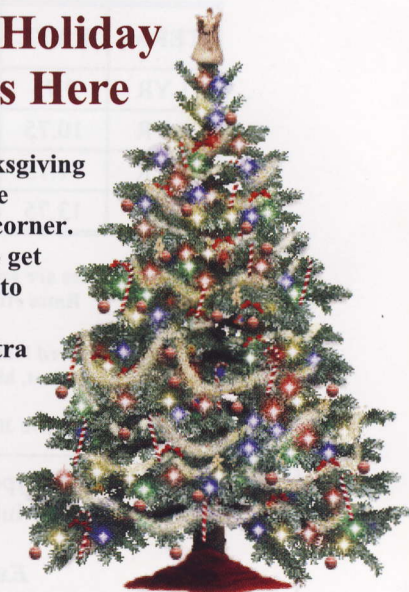
In Memoriam:

DCSFCU's first manager, Betty Craig passed away on July 30, 2007. Betty was instrumental in the Credit Union's success during her twenty year career beginning in 1965. In the early years of the Credit Union Betty hand posted dividends for all accounts on her living room floor. Betty always loved the Credit Union and enjoyed the interaction with all the members. Betty will be missed by her friends at DCSFCU.

Newsletter is Now in Color:
The Quarterly newsletter has a new look to make it easier to read. Enjoy the new format.

The 2007 Holiday Season is Here

Halloween, Thanksgiving and Christmas are right around the corner. Now is the time to get a Signature Loan to make your 2007 holiday season extra special this year.



Signature Loans Available for:

- Special Gift
- Vacation
- Education
- Ticket to See the Dallas Cowboys play in the Super Bowl (it doesn't hurt to dream)
- Plasma High Definition 66" big screen TV with Dolby surround sound speakers (If you can't get tickets to the Super Bowl)

Your savings federally insured to at least \$100,000 and backed by the full faith and credit of the United States Government

NCUA

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

Bi-Annual Verification of Accounts:

The Supervisory Committee is completing the required bi-annual verification of accounts with this mailing. If you have any questions or comments about your statement, please direct them to the Supervisory Committee at the address below.

Ed Aranda, Chairman, Supervisory Committee
600 North Pearl Street, Suite 1630
Dallas, TX 75201

Good Credit

It can be the best friend you will ever have. It is as fragile as a promise. Once lost, it returns only with great difficulty. **Good Credit is Priceless**

→ Protect It ←