

# DEFENSE CONTRACTS SOUTH FEDERAL CREDIT UNION

## QUARTERLY NEWSLETTER

JULY 1, 2007

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### DIVIDENDS

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

DIVIDEND RATE AND ANNUAL PERCENTAGE YIELD (APY)

BALANCES BETWEEN	RATE	APY
\$25.00 — \$499.99	2.25 %	2.27 %
\$500.00 — \$1,999.99	3.25 %	3.29 %
OVER \$2,000.00	4.25 %	4.32 %

*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.

### Automate Your Loan Payments and Deposits

~~CHECKS~~

AUTOMATIC LOAN PAYMENTS

DCSFCU can automate your regular loan payments & share deposits by withdrawing funds from your checking account. (No Fee)

Your Savings Federally Insured to at least \$100,000 and Backed by the Full Faith and Credit of the United States Government

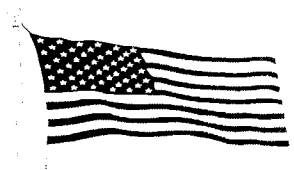
**NCUA**

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

**Beware Of The Finance Office:** Members often relax after they agree on the price of a car at a dealership. They think they just need to sign the paperwork in the finance office. You will be offered credit life, disability and GAP insurance, an extended warranty, as well as financing terms that may not be in your best interest. Most of these items provide large commissions for the dealership. Call DCSFCU in advance to be prepared for this part of the transaction. Find additional information on this topic and other tips

### New Car Loan Rates

Term	Rate
4 Years	5.90 %
5 Years	6.40 %
6 Years	7.05 %



UNITED WE STAND!

**Free CarFax Reports:** Defense Contracts South FCU will provide a free CarFax report for a vehicle when a used car loan application is submitted. Call the Credit Union or visit [dcscfu.com](http://dcscfu.com) for specific details for this offer.

### OUR PRIVACY POLICY

The following privacy principles were established to maintain the security, integrity, and confidentiality of your personal financial information.

#### The type of information we collect:

We routinely collect and retain the information we obtain from your account applications, transaction history and from consumer reports. This information helps us:

- To establish and administer your accounts. (Example: We ask you for personally identifying information to protect your accounts from fraud.)
- To satisfy certain regulatory requirements. (Example: When you open an account that pays interest, we are required by the Internal Revenue Service to obtain your Social Security Number.)
- Better understand you so that we may provide you with additional or improved products and services. (Example: We require information concerning your credit history and your assets to determine if you qualify for loan approval.)

We do not share the nonpublic personal information of our current or previous members and nonmember customers with affiliates or nonaffiliated third parties except as permitted or required by law.

#### How is that information protected?

Access to your personally identifiable financial information is limited to employees with a specific business reason for utilizing this data. Our employees are educated about the importance of maintaining confidentiality and member privacy. If necessary, we will take appropriate disciplinary steps to enforce our employees' responsibility to protect your very personal information.

In order to prevent unauthorized access to your information, we maintain security standards and procedures that conform with industry practices. Procedures are routinely tested to verify the integrity of our systems.