

# DEFENSE CONTRACTS SOUTH FEDERAL CREDIT UNION

## QUARTERLY NEWSLETTER

April 1, 2008

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### Message From The Manager:

There were several exciting changes for the membership during the first quarter of 2008:

- Loan rates were reduced again by the Board of Directors. This brings our loan rates to near record low levels making it a excellent time to buy a new or used vehicle.
- On-line account access and home banking will be available in the next three months for the membership.
- The monthly deposit limit was increased to \$5,000 per account per calendar month.

A special thank you to all the members who attended the Annual Meeting.

*Billy Edwards*

**Annual Meeting A Success:** The 42nd Annual Meeting was attended by 112 members. 42 door prizes were awarded with Barbara Corbin winning the \$168 grand prize. Board of Director and Credit Committee elections were held. Betty Craig's career was honored with the unveiling of her portrait for permanent display at the Credit Union. Pictures are available at [www.dcsfcu.com](http://www.dcsfcu.com).

**Deposit Limit Increased:** The Board of Directors increased the monthly deposit limit to \$5,000 per account per calendar month from \$2,000 in response to member feedback.

### DIVIDENDS


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

DIVIDEND RATE AND ANNUAL PERCENTAGE YIELD (APY)		
BALANCES BETWEEN	RATE	APY
\$25.00 — \$499.99	1.00 %	1.02 %
\$500.00 — \$1,999.99	2.00 %	2.03 %
OVER \$2,000.00	3.00 %	3.05 %

*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 was increased to \$5,000 per account per calendar month.*

### Loan Rates Reduced

Now is The Time to Buy A Car

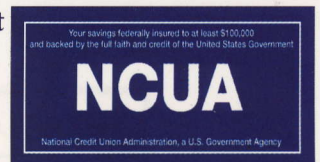
Term	APR	
4 Years	4.90 %	
5 Years	5.40 %	
6 Years	6.05 %	

### DO YOU HAVE A CAR FINANCED WITH ANOTHER INSTITUTION?

Model Year	Four Year Rate	Model Year	Four Year Rate
2008	4.90 %	2005	6.00 %
2007	4.90 %	2004	6.00 %
2006	5.50 %	2003 & older	8.50 %

### COMPARE YOUR RATE TO THESE RATES

- ✓ Car must meet loan value requirement
- ✓ A small difference in rates can save you a substantial amount of interest
- ✓ The transaction is quick and easy



**NEW!!!!!!!!!!!!**  
**Home Banking**  
**On-Line**  
**Account Access**



A new home banking service will allow members to access their accounts on-line. You will be notified when the system is available in the next three months.

Features of the on-line system include:

- On-Line Applications
- Check Withdrawals
- Share to Loan Transfers
- Real Time Account Info.

**ACCESS YOUR ACCOUNTS 24 HOURS A DAY**