

# DEFENSE CONTRACTS SOUTH FEDERAL CREDIT UNION

## QUARTERLY NEWSLETTER

October 1, 2009

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600 NORTH PEARL STREET, SUITE S-203 DALLAS, TEXAS 75201		HOME BANKING 24 HOURS A DAY: <a href="http://www.dcsfcu.com">www.dcsfcu.com</a>	

### DIVIDENDS

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

#### DIVIDEND RATE AND ANNUAL PERCENTAGE YIELD (APY)

BALANCES BETWEEN	APR	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 \$5000 per account per calendar month. APR = Annual Percentage Rate*

**New Employee:** DCSFCU's newest employee is Vickie Harris. Vickie brings over twenty years of banking experience to this position. She will be a tremendous asset to the Credit Union. Please welcome Vickie to our Credit Union Family.

### 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

**\*\*NO PAYMENT FOR AN OPEN-END LOAN WILL BE TREATED AS LATE FOR ANY PURPOSE IF IT IS RECEIVED WITHIN 26 DAYS OF THE STATEMENT DATE.\*\***

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

# NCUA

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

### New Car Loan Rates Are Near All Time Lows

<u>Term</u>	<u>APR</u>
4 Years	4.65 %
5 Years	5.15 %
6 Years	5.80 %

### Beware of Dealers' 0% Financing:

Although these offers look very tempting, dealers compensate by charging higher prices for the cars. Read the small print, "Dealer participation may result in a higher negotiated price." It is almost always better to negotiate the lowest possible price including all rebates and finance with DCSFCU's low loan rates. Call the Credit Union to compare. We will analyze your deal, check the invoice price, and help you decide which deal is best for you with no pressure. We can offer this service on weekends with advanced notice.

### What Interest Rate Are Your Credit Cards?

Visa/Discover/ MasterCard?	16.5%, 17.6%, 18.7% or Higher?
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### CONSOLIDATE YOUR CREDIT CARDS AND SAVE WITH A DCSFCU SIGNATURE LOAN.

Term	APR	MAXIMUM LOAN \$7,500.00
1 YEAR	8.75 %	PREFERRED RATES AS LOW AS 7.75 % APR
2 YEAR	9.75 %	
3 YEAR	10.75 %	
4 YEAR	12.75 %	

**Home Banking On-Line  
Account Access at  
[www.dcsfcu.com](http://www.dcsfcu.com)**

- **E-Statements Available**

**LOAN RATES WITH PAYMENT FACTORS ON REVERSE**