

Haven't used your DFFCU account in awhile?

Please Read this Important Information regarding your account

We miss you! If it has been a while since you have used your Dayton Firefighters Federal Credit Union account, we have lots of great upgrades with our new data processing system and loan rates on mortgages, vehicles and personal loans are the lowest they have ever been! Here are just a few of our services that may interest you:

Loans- We have new and used vehicle loans as low as 4%! This is a great time to refinance your higher rate car loan from another lender or buy a new or used car. You can even use your paid off clear titled vehicle to borrow money at a great rate and pay off other debts or use the money for whatever you need. Call 937-228-1614 or apply online today!

Mortgage Loans- Are you thinking about refinancing your house or buying a new home? With low closing costs and record low rates, now may be the time! Call 937-228-1614 or apply online today!

Convenience Services- We have hundreds of no surcharge ATMs available. Go to dffcu.org to find a FREE ATM near you. We also have an upgraded online banking system with mobile banking (securely view your accounts on your phone) and we now have real time access to your accounts; your balances will be updated immediately when you do a deposit or a withdrawal.

Consider using any of the following to keep your account active. We assess a dormant account fee for members who have no member-initiated activity for 12 months. This fee is \$15 a quarter and can be avoided by doing a transaction on your account (a deposit or a withdrawal or a transfer into or out of your account), having at least \$2,000 in balances or using one of our many convenient services below:

Make a deposit or withdrawal at least once a year; Have your paycheck, social security check or pension check direct deposited to your DFFCU account; Use your share draft checking account to make monthly bill payments; Take advantage of our great loan rates and take out a loan.

Deposits- You can stop by or mail a deposit to your account or transfer money into or out of your account. Did you know that each year credit unions in Ohio are required to file an Annual Report of Unclaimed Funds under Chapter 169 of the Ohio Revised Code? Dormant accounts must be reported and the funds remitted to the Division of Unclaimed Funds **if the owner has not made a deposit or a withdrawal on the account in five or more years.** If this happens to you, the balance in your savings will be sent to the Division of Unclaimed Funds. Your account will be closed at the credit union and you will have to file a claim to recover your savings. The easiest way to avoid having your share balance submitted to the Division of Unclaimed Funds is to use your Dayton Firefighters Federal Credit Union.

We don't want to lose you as a member; we value you. Please consider one of our many services to help you save money, make your life easier and/or help you reach your financial goals.



338 S. Patterson Boulevard
Dayton, Ohio 45402
(937) 228-1614
Fax (937) 228-0068
H.A.L. 1-800-285-2947
VISA (800) 237-6211
MasterMoney (888) 908-7835
www.dffcu.org

Office Hours
Monday through Friday
Lobby: 10:00 a.m. - 6:00 p.m.
Drive Up: 10:00 a.m. - 6:00 p.m.

Dividends

The dividend rate for the 3rd quarter of 2011 was set at **.20%**. The annual percentage yield (APY) is **.20%**. This lower dividend rate is tied to our consumer friendly loan rates and higher earning deposit products. Regular share accounts must have a balance of \$50.00 or more to earn dividends. Your money earns dividends from the day of deposit to the day of withdrawal.

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