



HOT SPOTS



Rates are Falling!

Great Rates
as low as
2.99% APR*
New and Used
Vehicles

APR*=Annual Percentage Rate. Rates as low as 2.99% based on a vehicle (2002 model year and newer) with a maximum term of 60 months. Models 10 years and older will have 1.5% added to the rate. Your individual rate will be based on credit, term, and product. Offer cannot be combined with any other offer and only available on titled vehicles. Other rates and terms available. New money only; no refinancing of current DFFCU loans. Offer good until October 31st or until we reach 2 million in new dollars. All loans must close by October 31st. See credit union for details.

Paying for College the Smart Way



NOW YOU CAN PAY FOR
COLLEGE THE SMART WAY
Sallie Mae Smart Option Student Loan®
TOGETHER WE CAN DO THIS.

▶ GET STARTED

Dayton Firefighters Federal Credit Union is proud to announce a new student loan opportunity. This loan is available to our members attending college, members with children attending college, as well as members' family members.

As college tuition costs continue to rise, more students are in need of private student loans to help fund the gap between financial aid and college expenses. With the Smart Option Student Loan® from Sallie Mae® in partnership with DFFCU, you can choose from three in-school repayment options to help you pay off your loan faster and save money compared to the conventional private loan.

Seeking higher education is an exciting and valuable experience, and we want to help make it happen. *Together we can do this.* Find resources for navigating the college application process, learn more about the Smart Option Student Loan, and apply at www.dffcu.org.

visit the website

www.dffcu.org

Fall 2011

Mobile Banking is here!

Mobile Banking is here! Securely view your accounts, transfer funds, and pay bills all from the convenience of your phone! Log on to online banking, click on the self service tab and then click on Mobile Money. You can access your accounts 24 hours a day, seven days a week! Call the credit union at 937-228-1614 if you have any questions or need assistance in setting up your FREE mobile money account. All you need to get started is a mobile device that can send and receive text messages and/or has access to the Internet. Sign up today!

* Standard text messaging fees apply from your cell phone provider.



Member Services
Share savings
Share draft checking
Share certificates
Direct deposit
Payroll deduction
Money orders
CU Easy Wheels
VISA credit cards
VISA Travel Cards
Vehicle loans
Personal loans
First mortgages
Second mortgages
HELOCs
Debt Cancellation
Vehicle Service Contracts
ATM/Debit cards
H.A.L. 24-hour account access
Online applications
Wire transfer
Free notary public
Home banking
Bill pay

Ohio Home Rates are Changing

A message from Dan Bitler– Robert K. Jones Insurance

Over the past three years destructive storms have pounded the state causing more than \$1 billion in insured losses. Insurance companies cannot raise rates based on losses from past storms, but these losses are a factor when projecting future claims.

Two of the three largest claims in the last 40 years have occurred in 2008 & 2011. Only 2008 Hurricane Ike and the 1974 Xenia tornado were *more* costly than the recent May 2011 hail damage.



Ohio still has some of the lowest homeowner rates in the US. In 2010, the average typical homeowner policy in Ohio was 23% less than the national average. *Ohio has the 9th lowest homeowners insurance average premiums in the country, but in the past 10 years Ohio ranks in the top 10 in large losses across the country.*

In 2010 the average increase for homeowners insurance was 9.7%, and we anticipate this trend to continue for the coming years.

This is a great opportunity to review your coverage, and try to control rising premium increases. Is your agent calling you and explaining the current insurance market? We will take the time to answer any questions you have. We have saved many members hundreds of dollars by simply taking the time to review their insurance coverage. Please contact Dan Bitler at 937-294-2600 or e-mail dan.bitler@rkjonesins.com to schedule your insurance review today.

ROBERT K. *Jones* INSURANCE AGENCY LTD.

A stylized, cursive signature logo for 'Jones' in a large, elegant font. The letters are interconnected and have a classic, handwritten feel.

Important Telephone Numbers
VISA
1-800-237-6211
MasterCard
1-888-908-7835
H.A.L.
1-800-285-2947

Holiday Closings

Columbus Day
Monday
October 10, 2011
Veterans' Day
Friday
November 11, 2011
Thanksgiving Day
Thursday
November 24, 2011
Christmas Observed
Monday
December 26, 2011

Happy ICU Day Dayton Firefighters Federal Credit Union!

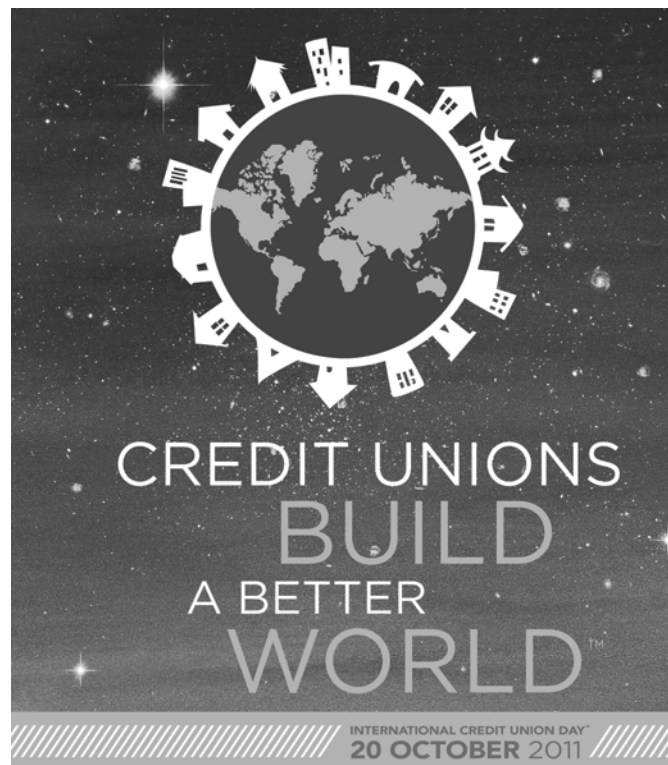
On October 20th, credit union members worldwide will join together to celebrate International Credit Union Day! This year's theme: *Credit Unions Build a Better World* reflects credit unions creating opportunities for families, strengthening communities and contributing to building a better world. Do you remember why you chose Dayton Firefighters Federal Credit Union to be your financial services provider? It may be among many reasons shared by the 184 million people in 97 countries who have also chosen credit unions, but it most likely has something to do with the common philosophy of people helping people.

In an era that continuously poses economic and financial challenges for people around the world, this theme honors credit unions' principles of putting people first before profits. It is the goal of all credit unions to offer access to affordable financial services to all their members and provide even the most financially disadvantaged the tools and the opportunity to be financially self-sufficient.

Credit unions are unique because they are not-for-profit, democratically controlled, member-owned cooperatives. Credit unions pool their members' assets to provide low-cost loans and other financial services in the best interest of the members, not to earn shareholder profits. The credit union movement's cooperative spirit is embraced by 184 million members served by 49,000 credit unions in 97 countries worldwide, working together to achieve economic progress. Credit unions play a vital role in the economic development and stability of the communities they serve, helping people improve their lives through access to affordable financial services and making the world a better place to live.

At Dayton Firefighters Federal Credit Union, we are proud of our heritage as a cooperative financial services provider and our connection to the more than 49,000 credit unions worldwide. On October 20th, we'll join credit unions and their members around the world to celebrate International Credit Union Day in recognition of the benefits credit unions bring to their members.

Check out our website at dffcu.org for more information on the credit union difference.



Non-discrimination | Open & Voluntary Membership | Social Responsibility
Cooperation Among Cooperatives | Service to Members | On-going Education
Democratic Control | Distribution to Members | Building Financial Stability

As financial cooperatives, credit unions join the United Nations' celebration of 2012 as the International Year of Cooperatives.

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 a vehicle loan promotion going on now with rates **as low as 2.99%**! New and used vehicle loans! 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 2nd quarter of 2011 was set at **.30%**. The annual percentage yield (APY) is .30%. 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