



HOT SPOTS



No Foolin'

Great Rates as Low as 2.99% APR*
Starting April 1st Through April 30th
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 and 5 preferred relationship discounts. Your individual rate will be based on credit, term, product and relationship. 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 April 30th or until we reach 1 million in new dollars. All loans must close by April 30th. See credit union for further details.

Improving Service to members with a new data processor

The Dayton Firefighters Federal Credit Union has been working on converting to a new computer system in order to improve service to our members and to increase efficiency among our operations. Several new and exciting upgrades will be available with this new system. We have an implementation date planned for July 1st! We will be communicating important information about the conversion to you via the newsletter, e-mail and the website.

You will love the many new upgrades this system has. Members have asked for "real time" access to their money and with this con-

version, we will have it for you! In July, we will be on "real time," that means your balances will be updated immediately to the ATM machine and home banking after you make a deposit or a withdrawal! We will have a new home banking system and new bill pay too! We will be better able to serve your loan and savings product needs through a more advanced system. There will be many new exciting features with this conversion coming later in the year, including a facebook page, mobile banking and much more!

As with any major system con-

version, there will be some planned service interruptions to facilitate this process. We will be notifying you of any times that the system may be down and access is limited. There will also be some "unplanned" service interruptions as well. We will be working hard to limit any inconvenience this conversion could cause.

We appreciate your patience and understanding as we upgrade our systems to better serve you. We are very excited to provide you improved service and a more efficient credit union. If you have any questions about the conversion, please contact Dave at 228-1614.

visit the website

www.dffcu.org

Spring 2011

All home buyers could qualify for a \$5,000 grant!



Are you in the market for a new home? The Welcome Home program is a way to assist members with their down payment and closing costs when purchasing a home. This is a chance for home buyers to receive up to \$5,000 toward their down payment and or closing costs to make buying a home a little more affordable.

Reservations for the Welcome Home Grant will go fast. The program started March 1st and funds are usually depleted by Summer. This is a tremendous opportunity for anyone who has ever dreamed of owning a home or who is looking to move to a new home. You must meet certain income requirements and certain restrictions apply. Find more information about the Welcome Home program on our website at dffcu.org. If you are in the market for a home, call us today at 228-1614.

Robert K. Jones Insurance and Dayton Firefighters Federal Credit Union are celebrating their one year anniversary!

A message from Dan Bitler– Robert K. Jones Insurance

It has been a successful first year. I have met with many members and have discovered that with the credit union discounts, we are very competitive. Multiple members have saved over \$400 per year. Auto-Owners, Grange, Liberty Mutual, Motorists, or Westfield have recently taken rate increases. This is a great time to review your home and auto coverage.

I am at the credit union every other Thursday to review your insurance needs with you. You can also reach me at (937) 294-2600 or dan.bitler@rkjonesins.com to setup an appointment day or night. Thank you for the opportunity to handle this valuable protection for your families.

Dan Bitler

If you want to see if you can save money on your auto or home owners insurance, call Dan at 294-2600.



ROBERT K. *Jones* INSURANCE AGENCY LTD.

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

Important Telephone Numbers
VISA
1-800-237-6211

MasterCard
1-888-908-7835

Holiday Closings

Memorial Day
Monday
May 30, 2011

Independence Day
Monday
July 4, 2011

Special Event
76th Anniversary
Friday
June 17, 2011

Have you recently retired or are you looking to retire soon?

Your credit union is here to help!

Retirement, Insurance & Investment from a Trusted Partner

Trust is everything— especially when it comes to your insurance and investments. That’s why we are honored to have been chosen by Dayton Firefighters Federal Credit Union as the financial services partner to serve the needs of members like you.

Designed exclusively for credit union members, the MEMBERS Financial Services Program is a full-service financial advisory program. We provide retirement, insurance and investment services to members like you. We’re here to help you and your family through a lifetime of financial planning needs—from those just starting a savings plan, to those with sizeable assets looking for more sophisticated management tools.

Some of the products and services available include:

- | | |
|--|--|
| <ul style="list-style-type: none">● Retirement Planning● Wealth Management● Education Funding● Mutual Funds | <ul style="list-style-type: none">● 401 (k) / Pension Rollovers● Life Insurance● Long-Term Care Insurance● Tax-managed Investing* |
|--|--|

As a trusted partner of Dayton Firefighters Federal Credit Union, the MEMBERS Financial Services Program works in cooperation with your credit union. Therefore, we understand the importance of serving you. We’re affiliated with CUNA Mutual Group, a family of companies owned by and dedicated to credit unions and their members for the past 125 years. Be assured your financial advisor will serve you with the same personalized attention you’ve come to expect from your credit union. Call Brian at 228-1614 today for a no-cost, no-obligation appointment.

*Representatives are not tax advisors. For more information regarding your specific tax situation, please consult a tax professional. Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll free (866) 512-6109. **Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution.** CBSI is under contract with the financial institution, through the financial services program, to make securities available to members.

Student Loans available with Smart Option Student Loan[®] by Sallie Mae[®]

Pay for college the smart way.

The Dayton Firefighters Federal Credit Union Smart Option Student Loan[®] by Sallie Mae[®] is an ideal solution to help bridge that gap between scholarships and federal loans and the cost of education expenses.

The loan offers simple repayment options and allows students to borrow up to 100 percent of school certified education costs (minimum \$1,000). It offers

competitive interest rates and there are no origination or disbursement fees for students attending degree-granting institutions. Plus, applying with a creditworthy cosigner may lower the interest rate – and gives a better chance of approval.

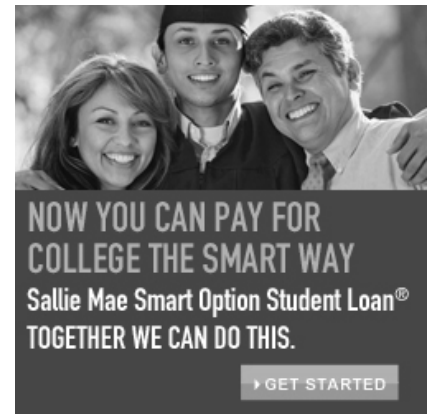
Dayton Firefighters Federal Credit Union, Sallie Mae and you. Together we can do this.

Visit http://www.dffcu.org/loans_student.php to learn more and apply today!

SALLIE MAE RESERVES THE RIGHT TO MODIFY OR DISCONTINUE PRODUCTS, SERVICES AND BENEFITS AT ANY TIME WITHOUT NOTICE. CHECK THE SALLIE MAE WEBSITE (www.salliemae.com) TO OBTAIN THE MOST UP-TO-DATE PRODUCT INFORMATION.

Sallie Mae Smart Option Student Loans are made by Sallie Mae Bank[®] or a lender partner.

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We can help you improve your home this Spring with a second mortgage! We have the lowest rates around!

**"They helped us...
...do some home improvements."**

– Anthony
Firefighter/Paramedic

DAYTON FIREFIGHTERS
FEDERAL CREDIT UNION
Count On Us
FOR 2ND MORTGAGES

228.1614 dffcu.org NCUA



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MasterMoney (888) 908-7835
www.dffcu.org

Office Hours
Mon., Tues., Wed., & Fri.
Lobby: 10:00 a.m. - 3:30 p.m.
Drive Up: 10:00 a.m. - 5:30 p.m.
Thurs: Lobby & Drive Up: 10- 6p.m

Dividends

The dividend rate for the 1st 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