



# HOT SPOTS



## Happy 76th Anniversary

**We only get better with age!**

**We just lowered rates on vehicle & personal loans!**

**We are improving service!**

**As of July 1st, we will be converting to a new data processor.**

**Some of the improvements include:**

**New Home Banking!**

**New H.A.L!**

**New Bill Pay**

## Improved Hours!

**Starting Tuesday July 5th**

**Monday-Friday, 10am-6pm in both lobby and drive thru!**

**Ask us about the conversion and what you need to know.**

**Check out conversion updates at [dffcu.org](http://dffcu.org).**

**visit the website**

**[www.dffcu.org](http://www.dffcu.org)**

**Summer 2011**

# Conversion Highlights

The Dayton Firefighters FCU is improving service to our members by converting to a new data processor. This conversion will provide you the most advanced financial services. **This conversion will affect you. Please read the following information so you can limit any interruptions to service. We are here to answer any questions and assist you in making this transition as easy as possible. Please do not hesitate to call us at 228-1614 if you need anything.**

## Checking, Savings, and HSA Account Suffixes

As of July 1<sup>st</sup>, some of your account suffixes will change. **Your account number will not change.** Accounts that you see on your statements, home banking and H.A.L. will look different. Your normal "A" savings and "X" checking will now be numeric codes. For example, if you have an "A" savings, it will show up as "01". If you have an "X" checking, it will show up as "75". If you have multiple savings, (ex. B, C, etc.), the alphabetical savings accounts will follow in numerical order as "02", "03", etc. (no matter what savings suffix you have, "A" will be "01" and the next suffix in alphabetical order is "02"). Use the examples below to see what your new account codes will look like.

<u>Before</u>	<u>After</u>	<u>Before</u>	<u>After</u>
A-Savings	01	X-Checking	75
B-Savings	02	2-Checking	76
C-Savings	03	3-Checking	77
D-Savings	04	4-Checking	78
IRA Traditional	40	5-Money Market	80
IRA Roth	41	6-Value Checking	79
		7-Health Savings	85

## Loan Suffixes

Your loan suffixes (A, B, C, etc.) will remain the same. If you have a "B" loan suffix now, you will have "B" loan suffix on the new system.

## Statements

June statements will be mailed to **all** members. For those members who have signed up for e-statements, your e-statement service will start again beginning with your July statement.

## Real Time

As of July 5<sup>th</sup>, we will have "real time." One of the many improvements that this conversion offers is that members will now have "real time" access to their accounts. This means your balances will be updated **immediately** to our systems as soon as you make a deposit or a withdrawal. For example, if you transfer money from your savings to your checking in home banking, your new balance will reflect this immediately. If you withdrawal or deposit money at the credit union office and then stop by the ATM later, your new available balance will reflect the transaction at the credit union. If you deposit or withdrawal money at an ATM or use your debit card over the weekend, your new available balance will reflect this immediately; there will be no float. You will not be able to deposit money at the credit union for transactions that you did over the weekend before we open on Monday to ensure they will clear. As soon as you do an ATM/POS transaction, it will clear your account immediately. If you have any questions regarding "real time", please call the credit union.

## H. A. L. (Home Audio Link)

The new phone number to access your account information as of July 2<sup>nd</sup> is **1-800-285-2947**. With this conversion, the first time you log into the new system, you will access H.A.L. with your member number (your 4 digit account number) and the

**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  
**H.A.L.**  
**1-800-285-2947**

## Holiday Closings

**Independence Day**  
**Monday**  
**July 4, 2011**

**Improved Hours**  
**Tuesday**  
**July 5th**  
**10am-6pm**  
**Lobby and drive thru**

**Labor Day**  
**Monday**  
**September 5, 2011**

last 4 digits of your social security number (Personal Identification Number). Once you are in your account, you will have to change your PIN immediately. Remember that your suffixes will not be the same as before the conversion.

## Account History

Your online activity prior to June 30th will not be available with this new system. After conversion, you will not have online access to this data. If you need this information, your regular statement will be your resource. Rest assured that following the conversion, new transaction history will be developed and available on our new system.

## Home Banking

With the new home banking system, all users will be required to re-enroll. Please do not try to log into the new system using your previous information. When you log into the new online banking for the first time after the conversion, you will be asked to enter your account number (Logon ID) and the last 4 digits of your social security number (Security Code). Once you log in, you will be forced to change your password. If you can not log in, please call the credit union or call our complimentary customer service number at **1-866-998-4249**. This number will be available Monday through Friday 9AM-6PM EST for 60 days after July 5th in order to offer additional assistance to members with the new home banking and the new bill pay.

## Check Images

Existing online check images will not be available after June 30<sup>th</sup>. Checks cleared *after* the conversion will be available online in August. Please contact the credit union if you need a copy of a check.

## This conversion will benefit you

Converting to a new data processor will benefit all members. We are improving service and increasing efficiency among our operations. The conversion will allow the credit union to utilize one system and consolidate third party vendors, saving both money and time. And the new system allows the credit union to have data stored off site in case of a major disaster. These are just a few of the many benefits we are proud to announce with this conversion. You will continue to see improvements in service and operations throughout the year. **WE ARE IMPROVING HOURS! STARTING TUESDAY JULY 5<sup>TH</sup>, THE CREDIT UNION WILL BE OPEN FROM 10 A.M.-6 P.M. MONDAY THROUGH FRIDAY IN BOTH THE LOBBY AND THE DRIVE THRU!**

Please contact us at 228-1614 if you have any questions or we can assist you. **We know there can be unexpected errors or mistakes in this process and we want to do everything possible to ensure the integrity of your accounts. Please make sure to notify us immediately if you have an issue or detect anything that is out of the ordinary on your accounts.** We appreciate your patience and understanding as we upgrade our systems to better serve you. We apologize in advance for any inconvenience.

## Primrose School Opens-Credit Union celebrates first business loan!

The Credit Union celebrated the success of their first business loan with the grand opening of the Primrose School on April 9, 2011. Primrose is a franchised private pre-school and childcare facility with one existing location in Centerville. The new school is located at 10901 Yankee Street in Washington Township.

Jason and Hollie Cambria, members of the credit union and owners of Primrose schools were so appreciative of all the credit union's assistance in making their dream come true, they made sure that the playground installed at the new school was a fire truck. A plaque honoring the credit union will be installed later in the year.



The DFFCU can offer our members business loans through a partnership with Cooperative Business Services (CBS). If you are interested in a business loan, please contact the credit union at 937-228-1614.

Pictured above:  
Charles Plassenthal (CEO) and Shannon O'Neill (Marketing Manager) in front of the fire truck playground at the grand opening of Primrose School in Washington Township.

# Amusement Park Tickets-Order your tickets-www.dffcu.org.

We have discounted Amusement Park tickets available. In the summer, we have Kings Island, Cedar Point, and Beach tickets. All year long, we have Newport Aquarium and Cincinnati Zoo tickets available online. Cedar Point and Kings Island provide "E-tickets" for your convenience. You can order tickets online, just go to dffcu.org and look under "Member Benefits" and then "Amusement Park tickets." The Beach tickets are the only tickets sold at the credit union. Get ready to have fun in the sun at the park this summer!



## **Newport Aquarium: Tickets available online at dffcu.org-enter "DFFCU" for the promotional code.**

<b>Adult</b>	<b>\$20.00*</b>
<b>Children (2yrs-12yrs)</b>	<b>\$13.00*</b>
<b>Children under 2 yrs</b>	<b>FREE</b>

\*Newport charges \$1 service fee for each ticket;fee included in price above.

## **Cedar Point: Tickets available online at dffcu.org.**

<b>Adult</b>	<b>\$37.00</b>
<b>Children (under 48'tall)</b>	<b>\$18.00</b>
<b>Seniors (62+)</b>	<b>\$18.00</b>

## **The Beach Water Park: Tickets available at the credit union**

<b>Adult</b>	<b>\$17.50</b>
<b>Children (under 48" tall)</b>	<b>\$9.50</b>

## **Kings Island: Tickets available online at dffcu.org**

<b>Adult</b>	<b>\$32.99</b>
<b>Children (under 48"tall)</b>	<b>\$27.99</b>
<b>Senior (62+)</b>	<b>\$27.99</b>

## **Cincinnati Zoo: Tickets available online at dffcu.org-enter "DFFCU" when prompted for Store name.**

<b>Adult-Admission</b>	<b>\$11.75</b>
<b>Children-Admission</b>	<b>\$8.00</b>

**Have fun this summer with discounted tickets from DFFCU!**



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