



HOT SPOTS



Check out the videos on the web and learn how you can “count on us.”

\$1,000 Scholarships Available Now!



Could you use a thousand dollars for your son or daughter or for yourself for college tuition? With the rising costs of education, scholarships can provide some much needed assistance. The Dayton Firefighters Federal Credit Union is once again joining with the Miami Valley Chapter and the Ohio Credit Union League to offer \$1,000 scholarships to local high school seniors and college students.

Any one that has a 2.5 accumulative grade point average (GPA), who currently lives or attends school in the Miami Valley, and plans on continuing their education full time to obtain a college level degree, is eligible to apply. Miami Valley includes nine counties: Champaign, Clark, Darke, Greene, Logan, Miami, Montgomery, Preble and Shelby. And if you are chosen to receive this scholarship, you could go on to win an additional scholarship.

All applications need to be post-marked no later than February 12, 2010. Applications are available at the credit union now. Stop by and pick up an application today!

Your credit union is sending a message to the County to “count on us.” Six videos were released on TV and the credit union’s website (dffcu.org), highlighting a few of our members and the staff. Members including firefighters and non firefighters with careers, such as a teacher, a construction worker, a nurse and a business owner volunteered to help with the videos and share their stories of exceptional personal service that they have received from the credit union over the years. All the members proudly stated that that this is their credit union while placing a fire helmet on their head; symbolizing membership with the credit union’s logo.

The videos will be running all year long on Channel 7 and Channel 7 Weather Now and on the website. The credit union is planning on running the videos as part of a marketing campaign for 2010 that may include radio and billboards as well. Check out the videos and give us your feedback. And make sure to invite your friends, family, neighbors and co-workers to “try us on for size” for all their financial needs.

Visit www.dffcu.org/videos.php

visit the website

www.dffcu.org

Winter 2009



**Annual Meeting & Dinner
Dance**
Saturday January 30, 2010
Presidential Banquet Center
4548 Presidential Way
Kettering, Ohio 45429
75 years 1935-2010

Diamond Drawing
Gift Bags
Photographer
Champagne Toast

6:00 pm Host Bar
7:00 pm Dinner
8:00 pm Meeting/Elections
9:00 pm Dance
Tickets-\$35.00 each
Call 228-1614

- 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

First-Time Homebuyer Tax Credit Extended Just For You!

As part of the Worker, Homeownership, and Business Assistance Act of 2009, first-time homebuyers and current homeowners who are purchasing a new home can take advantage of a new homebuyer tax credit.

First-time homebuyers are able to continue to receive a tax credit up to \$8,000 or 10% of their home purchase, whichever is less, through April 30, 2010. Under the new Act first-time homebuyers purchasing between November 6, 2009 through April 30, 2010 have extended income requirements for up to \$125,000 for singles and \$225,000 for couples.

The new bill also includes current homebuyers purchasing a new home to receive a tax credit up to \$6,500 or 10% of their home purchase, whichever is less, through April 30, 2010. Eligible homebuyers must have incomes up to \$125,000 for singles or \$225,000 for couples and have owned or resided in a home for at least five consecutive years of the eight prior years and you must be purchasing a principal residence.

Applying for the credit is easy. Just claim it on your tax return. You can even amend your 2008 tax return using the credit. Want to learn more? Call the credit union at 228-1614 and ask to speak to a mortgage loan officer. Rates won't be this low forever, now is the perfect time to buy!



Important Telephone Numbers
VISA
 1-800-237-6211

MasterCard
 1-888-908-7835

Holiday Closings

**Dr. Martin Luther
King Jr. Day
Monday
January 18, 2010**
**President's Day
Monday
February 15, 2010**

**Special Event
Annual Meeting
Saturday
January 30, 2010**

Nominating Committee Candidates

Annual Meeting 2010

In accordance with the bylaws of the Dayton Firefighters Federal Credit Union, the Board Chairman appointed a Nominating Committee to nominate at least one member for each of three vacancies in the election to be held at the Annual Meeting on January 30, 2010. The "Call for Nominations" appeared in the fourth quarter newsletter sent to all members and on the Dayton Firefighters Federal Credit Union website declaring January 15, 2010 as the deadline for application. As a result, the following candidates are being nominated and will appear on the ballot at the Annual Meeting to fill three vacancies on the Board of Directors.



"I want to see the Credit Union continue to grow in ways to better serve all our members in these stressful financial times."

Thomas P. Scott

Board Chairman, Dayton Firefighters Federal Credit Union since 2007; Director, Supervisory Audit Committee, Annual Meeting Committee and Marketing Committee 2005 – 2007; Fire Lieutenant, City of Dayton 1977 - 2004; Sergeant, U.S Air Force 1971 - 1975; A.A.S. Sinclair Community College; Completed CUNA Volunteer Achievement Program.



"I believe my background and experience will help me provide the leadership needed to keep our credit union strong and fiscally healthy."

Sandra L. Kanak

Supervisory Audit Committee, Dayton Firefighters Federal Credit Union since 2008; Attended U.D Osher Lifelong Learning program and Sinclair College Liberal Arts classes; current President of Old North Dayton Catholic Churches St. Vincent DePaul conference; Fire Department Dispatcher, City of Dayton 1994 – 2009.



I would like to see the credit union continue to provide the best financial products and services to our members,..."

John A. Smith

Supervisory Audit Committee, Dayton Firefighters Federal Credit Union 2004--2007; Fire Lieutenant, City of Dayton since 1980; Attended University of Kentucky; Arts & Science degree, tech certificate safety risk management Sinclair College.



"I would like to see the credit union remain strong and grow appropriately, while retaining a strong personal connection with the membership."

David Grubb IV

Member, Dayton Firefighters Federal Credit Union since 1998; Firefighter, City of Dayton since 1998; Attended University of Dayton.

2010 calendars at the credit union and online now!

Your 2010 DFFCU Calendars are here waiting for you. Remember one free calendar per household and extras are only \$1. The calendars provide firefighters and their families a way to track platoon shifts and Union events. The 2009 calendars also include credit union holidays, services, important numbers and more! You can even view a copy of the calendar on the website. Please make sure to support the advertisers who help make this calendar possible.

New car terms change with the new year.

With the new year here, the terms for "New" cars change. The credit union considers a new car; the current year and three previous years. In 2010, the 2007, 2008, 2009 and 2010 models will be considered new cars. Have you checked out CU easy wheels for your car buying needs? CU easy wheels, our car concierge buying service, can help you get the best price on your new or used vehicle. Next time you are in the market for a car, log on to dffcu.org and check out CU easy wheels.



Financed your car with a different lender in 2009? Call the credit union to see if we can beat the rate and lower your payment. With direct deposit, you can have your payments taken out through payroll deduction. It is so convenient and you will never have to worry about being late. We have great low rates on new and used cars!

New phone number to report lost or stolen MasterMoney Debit Card or HSA Debit Card

We are converting our current card processor on our MasterMoney Debit card and HSA Debit card to PSCU. The conversion will happen without any interruption in service; the only change will be the 1-800# that you will call to report your card lost or stolen. This conversion goes into effect as of 1/13/2010. The new phone number is **1-888-908-7835 after 1/13/2010**. Until then, please continue to use the 1-800-523-4175. Additional benefits from this conversion to PSCU will be coming soon. If you have any questions, call the credit union at 228-1614.



338 S. Patterson Boulevard
Dayton, Ohio 45402
(937) 228-1614
Fax (937) 228-0068
H.A.L. (937) 228-2883
VISA (800) 237-6211
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 4th quarter of 2009 was set at **.50%**. The annual percentage yield (APY) is .50%. 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