



HOT SPOTS



Holiday Help for your bills!

Introducing our new personal line of credit to help you with your *after* the holiday bills! Did you run up your high interest credit cards during the holiday? Have you made your New Year's resolution "to get out of debt!"? A personal line of credit from your Dayton Firefighters Federal Credit Union can help you start your year off right!

- Great low rates
- Pay it off anytime
- Payroll deduction available
- Can be tied to your checking account
- Access your personal line of credit through online banking, H.A.L. or call or stop by the credit union

And if you need another reason to open your own personal line of credit, now through January 31, 2012, any advance you take will receive an introductory rate as low as 2.99% APR for the first six months!*

APR*=Annual Percentage Rate. Rates for a personal line of credit are based on credit score. Introductory rate valid for advances taken from November 25, 2011 through January 31, 2012. As low as 2.99% introductory rate is based on credit score. After the initial introductory period, rates will revert back to the normal rate as low as 6.5%. All rates for personal lines of credit may be subject to change. Minimum payment is \$25. Minimum limit is \$500; no limit for advances. There is a \$75 document processing fee on all loans. See the credit union for details.



More Free ATM Access!

We just added more FREE ATMs for you! Your credit union just joined the Credit Union 24 network to offer you over 19,000 additional FREE ATMs throughout the United States! To find the closest ATM near you, just go to the website at dffcu.org and click one of the FREE ATM links. All you have to do is put in your home or work address to find the most convenient ATM near you.

With your Dayton Firefighters Federal Credit Union's ATM/Debit card, you have access to FREE Alliance One ATMs and now even more ATMs with Credit Union 24! Look for these logos to find Credit Union 24 FREE ATMs!

And remember when you use your debit card, you can get cash back FREE at many merchants in the area.

visit the website

www.dffcu.org

Winter 2011

Please join us for our Annual Meeting

**Annual Meeting and Dinner Dance
January 28, 2012**

**Presidential Banquet Center
4548 Presidential Way
Kettering, OH 45429**

**6:00pm Host Bar
8:00pm Meeting**

**7:00pm Dinner
9:00pm Dance**

For tickets call 937-228-1614

Holiday Giving – Don't forget to insure your gifts

Did you give or get a new piece of jewelry or a watch for the Holidays?

Most home and renters policies only have \$1,500 of jewelry coverage. To make sure your new jewelry is covered, make sure you contact your agent. Jewelry is inexpensive to insure. You can insure a \$10,000 ring for about \$90 per year with no deductible.



Some other common property limitations include, silver, furs, guns, cameras, coin collections, baseball cards, and other collectibles.

If you do not have an agent, or if it is time to reevaluate your valuable items, please call Dan Bitler with Robert K. Jones Insurance Agency. Robert K. Jones Insurance Agency is an independent agency that partners with DFFCU to offer members unique discounts with many different insurance companies. Dan is in our office a few times a month and can arrange to meet you at the credit union to discuss saving you money on your car, home, health, and life insurance, etc.

They have saved many members hundreds of dollars. Why not call Dan at 294-2600 today, and review your insurance needs.

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

Holiday Closings

**Dr. Martin Luther
King Jr. Day
Monday
January 16, 2012**

**President's Day
Monday
February 20, 2012**

**Special Event
Annual Meeting
Saturday
January 28, 2012**

Nominating Committee Candidates

Annual Meeting 2012

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 28, 2012. The "Call for Nominations" appeared in the fourth quarter newsletter sent to all members and on the Dayton Firefighters Federal Credit Union website declaring December 16, 2011 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.



"As your Board member, I work hard to assure that the credit union remains fiscally strong and provides a wide range of financial services to us – the members"

Norman F. Essman

Board Director, Dayton Firefighters Federal Credit Union since 2007; Consultant, Economic Development Consultant 2006; Director of Economic Development, City of Dayton 1975 - 2006; B.S., Wright State University; M.P.A., University of Dayton; Attended nine on-line credit union courses and three seminars on credit union issues and regulations; Previously served on Board of Directors of the United States Air and Trade Show; Trustee of Greater Dayton Foreign Trade Zone; member of International Economic Development Council; member Ohio Development Association.



"I want the Credit Union to continue to grow its membership, attracting people throughout the area ..."

Richard J. Olszewski

Board Director, Dayton Firefighters Federal Credit Union since 2007; Attended Sinclair Community College 1990 – 1993, Wright State University 1980 – 1983; Firefighter, City of Dayton for 16 Years; Union Steward, IAFF Local 136 for 5 Years.



James L. Burneka Jr.

Dayton Firefighter/EMT 2001-present; Local 136 Special Events Coordinator 2006-2008; Miami Valley Firefighter/EMS Memorial Association Event Coordinator 2008-2011; Ohio Coordinator for The Firefighter Cancer Support Network 2008-2010; Vice President of Regions for The Firefighter Cancer Support Network 2010-present; Ordained Minister 2011.

DFFCU 2012 calendars available at the credit union and online now!

Your 2012 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 2012 calendars also include credit union holidays, services, important numbers and more! You can even view a copy of the calendar on the website at <http://www.dffcu.org/documents/DFFCU2012calendar.pdf>

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 2012, the 2009, 2010, 2011 and 2012 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 2011? 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! Call us to see if we can save you money!



Scholarship Applications for the 2012 school year 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 applications for \$1,000 scholarships given to local high school seniors and college students.

Anyone that has a 2.5 accumulative grade point average (GPA), who currently lives or attends school in the Miami Valley, is a credit union member (or has a credit union family member), who is 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 be entered in the statewide program and have a chance to win an additional scholarship.

All applications need to be postmarked no later than February 10, 2012. Applications are available at the credit union now or there is a fill able PDF application online. Stop by or go online and apply today!



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 4th 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

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