



HOT SPOTS



Welcome the New Board Members

At this year's Annual Meeting and Dinner Dance, three new board members were elected and one was re-elected. Welcome Barry Cron, John Keferl, Rich Olszewski and Joey Meyer (incumbent) to this year's Board of Directors. These new members will join the current Board made up of, Tom Scott, Keith Koch, Kent Parker, Brad Monnin, and Norm Essman. The Supervisory Audit Committee is made up of incumbent John Parry and two new members Kevin Quinn and Sandy Kanak.

Congratulations to all the new members of the Board and Supervisory Audit Committee. Thank-you to all of our past hard working board members and a special thanks to Ron Fleming and Kenny Coleman for their dedication to this credit union.



Car loans as low as 4.5% APR* Hurry in! Spring has sprung!

*APR=Annual Percentage Rate. 4.5% based on a maximum of 72 months, credit rating and relationship discounts. New money only. Rates subject to change. Other rates and terms apply. See credit union for more details.

Welcome Home

The Welcome Home Program is back! A chance for home buyers to receive up to \$5,000 toward their down payment and or closing costs. If you are in the market for a home, call the credit union today and ask for Jennifer Bayer. Reservations for the Welcome Home Grant started March 17th! This is a tremendous opportunity for anyone who has ever dreamed of

owning a home. You must meet certain income requirements and certain restrictions apply. Funds for this program will go fast. Call 228-1614 today!

Looking to Refinance?

Apply online at www.dffcu.org or call Jennifer to schedule an appointment. Rates are still low and we can help you see if **now** is the right time to refinance or purchase a home.



The VISA Travel Money card has replaced VISA Travelers checks. Pick one up for your Spring or Summer travels. It's safe and convenient and so easy. These cards are reloadable and members are loving them. Check out our new VISA Travel card, a safer, more convenient way to travel.

visit the website

www.dffcu.org

Spring 2008



TXT Banking is coming!

- Safe
- Convenient
- Fast
- Works with any SMS cell phone
- Coming Soon

Want more information? Call 228-1614 or log into your online banking account. Not signed up for home banking? Sign up at www.dffcu.org and start texting!

Introducing Mobile TXT Banking coming soon to your credit union. If you have a cell phone, know how to text and are signed up for home banking with your credit union, you can get your account information on your cell phone. This is a safe convenient and fast way to get balances, transfer money, see what checks have cleared and so much more!

This TXT banking is safe. The system uses a multi factor authentication, something you know (a PIN number) and something you have (your registered cell phone). Your online banking will only respond if the request comes from your registered phone and we will only send information to your registered phone.

It is convenient. Day or night, anytime anywhere as long as you have a cell phone, service and texting ability, you can have your account information at your fingertips.

\$\$\$ back for FREE

Next time you are out getting groceries, prescriptions or odds and ends, put one extra thing on your list to pick up, cash. Get cash back at your next Point of Sale (POS) transaction. You can ask for cash back after you use your MasterMoney

This is fast! Whether you are a professional texter or just learning, you will receive your credit union information in seconds. Once you have your account set up, just e-mail df@cutxt.com to get balance information and so much more. No internet connection required and no computer needed after initial activation and registration of your phone.

You can set up your cell phone to send and receive credit union information by logging on to your home banking and signing up for texting service. Not already a home banking user? Sign up today at www.dffcu.org; you will get access to your account online *and* now by cell phone.

*Certain restrictions apply. The credit union's SMSHB message are subject to any of the terms and conditions of your agreement with your cell phone carrier. You are responsible for any fees imposed by your cell phone service provider even if your use of SMSHB service causes those fees to change.

Debit card. Plus you can save yourself any ATM surcharge fees and save money on gas trying to find the nearest ATM. Next time you are in line making sure you got everything on your list, don't forget cash back. It will make it easier and save you money. No coupons needed.

- Member Services**
- Share savings**
- Share draft checking**
- Share certificates**
- Direct deposit**
- Payroll deduction**
- Money orders**
- Traveler's checks**
- VISA credit 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**
- 24-hour lending Center**
- Online applications**
- Wire transfer**
- Free notary public**
- Home banking**
- Bill pay**

Important Telephone Numbers
 VISA
 1-800-237-6211
 MasterCard
 1-800-523-4175
 24-HOUR LENDING
 1-888-718-6346

Holiday Closings

**Memorial Day
 Monday
 May 26, 2008**

**Independence Day
 Friday
 July 4, 2008**

**Special Event
 73rd Anniversary
 June 17, 2008**

IRA

It is not too late

Did you contribute to your IRA last year? Did you know that you have until April 15, 2008 to make catch up contributions for 2007? Your credit union offers several types of IRAs, both Traditional and Roth. If you are under age 50 you can contribute up to \$4,000 and up to \$5,000 if you are over age 50. If you want to contribute for 2008, you can make a maximum contribution of \$5,000 and if you are over the age of 50, \$6,000.

Traditional IRAs offer tax-deferred earnings and possible

tax-deductible contributions. All earnings in a Traditional IRA are not taxed until they are withdrawn. Traditional IRAs require mandatory minimum distributions at age 70½; however, distributions or withdrawals may be taken beginning at age 59½ without a penalty. There are a few other circumstances where distributions can be taken without a penalty, contact your credit union for more information.

Unlike Traditional IRAs, Roth IRAs are not tax-deductible and there are no mandatory required minimum distributions at age 70½. Since contributions to a Roth IRA are pre-taxed, you can withdraw most contributions without paying income tax. To

qualify for tax free withdrawals it must be five years after the first year for which Roth contributions were made AND one of the following:

- (a) You are over age 59½
- (b) Funds are going to your beneficiary upon your death
- (c) You have become disabled
- (d) You are using the funds for a first-time home purchase

To learn more about these types of retirement accounts contact your credit union at (937) 228-1614.

Always consult your tax advisor for any tax related questions.

Tax Time-What to do whether you owe or received a refund

April 15th is right around the corner and if you did not receive a tax refund, you might owe. Your credit union can help you with some good ideas to pay the tax man and some great ideas on how to make your refund work for you.

Letter checks

The credit union just mailed members who have a DFFCU VISA or HELOC a convenient way to pay their taxes. These letter checks can be used just like a cash advance on your credit card. This is a quick easy way to pay the IRS.

Second Mortgage or HELOC.

A second mortgage or Home Equity Line of Credit (HELOC) loan may be a great way to pay your taxes. You could use a low rate fixed second mortgage or a low rate variable rate HELOC to pay Uncle Sam, fix up your house or pay off debts. With rates this low, a second mortgage may be the

perfect solution to any of your money needs.

If you did receive a refund, your credit union can help you put it to good use.

Direct Deposit

Why not have your tax return direct deposited into your Dayton Firefighters Federal Credit Union account? It is a fast and safe way to get your refund. Through the mail, you could be waiting months, but you can usually get your refund electronically direct deposited within weeks, both Federal and State. The routing and transit number is **2422-7782-4**. Make sure to use your whole account number and to designate which account you want your refund deposited into, checking or savings.

Emergency Savings

Set up an account to start saving

for emergencies. Make your initial deposit from all or part of your refund check and then set up regular automatic deposits into this account from your payroll.

Pay off debt

You can use your refund to pay off or down your debt. We can help you decide which debts are better to pay off and how to be accountable for the monthly payment that you were paying towards your debt.

Open an IRA.

Remember you still have until April 15th to open an IRA at the credit union for 2007. We can even lend you the money for your IRA.

With all these options, paying the tax man can be painless and with the credit union's help, your tax refund can work for you.

Since 1935, your credit union has been looking out for you

Since 1935, the Dayton Firefighters Federal Credit Union has been looking out for you. Part of what we do here is insure the safety and soundness of your deposits. Your savings is federally insured by the National Credit Union Administration (NCUA) and protected to at least \$100,000 and backed by the full faith and credit of the United States Government. According to the NCUA, "not one penny of insured savings has ever been lost by a federally insured credit union."

There is even additional insurance coverage on designated accounts. Certain retirement accounts, such as IRAs are covered up to \$250,000! You may even

obtain additional separate coverage on multiple accounts, but only if you have different ownership interests or rights in different types of accounts and only if account forms and applications have been properly completed.

Your credit union has been in business since 1935. The Board of directors meets regularly to review the safety and soundness of our member's deposits. We are here to protect your money, but not all investments options offered through other institutions are insured.

When looking at investing your deposits, consider the safety of your deposit and the risk level you are comfortable with. Sure

you can invest in the stock market, but you have to balance the possible higher return against the possibility of losing your principal. Always consider the safety, access and yield of any potential investment.

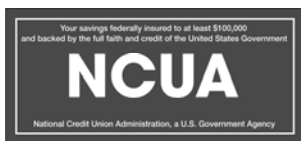
If you have any questions or concerns, please call us at 228-1614. We are dedicated to helping you achieve your financial goals and being your connection to the right financial decision.

A new way to buy a car, get a great price and a great loan all from your credit union

CU | easy wheels

You know that your Dayton Firefighters FCU can help you get a great rate on the new or used car loan you need, but now your credit union can help you get a great deal on the price as well. The Dayton Firefighters Federal Credit Union is proud to introduce CU Easy wheels, your source for a great haggle free price. Through CU Easy wheels you will get special dealer pricing on both new and used vehicles and can even have the car delivered to your door. Visit our website or contact Mary Turner at the credit union for more details.

CU | **easy wheels**, purchasing a vehicle has never been easier.



Your savings federally insured to at least \$100,000 and backed by the full faith and credit of the United States Government.

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Dayton, Ohio 45402
(937) 228-1614
Fax (937) 228-0068
H.A.L. (937) 228-2883
VISA (800) 237-6211
MasterMoney (800) 523-4175
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 first quarter of 2008 was set at **1.0%**. The annual percentage yield (APY) is 1.00%. This lower dividend rate is tied to our consumer friendly loan rates and incredibly 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.