

MONEYtalk

Q4-2014

New Products Are Key and Simple!



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Go further.

Holiday Closings:

Columbus Day - Monday, October 13
Veterans Day - Tuesday, November 11
Thanksgiving Day - Thursday, November 27
Christmas Eve - Wednesday, December 24 (open until 3:00 pm)
Christmas Day - Thursday, December 25
New Year's Eve - Wednesday, December 31 (open until 5:00 pm)
New Year's Day - Thursday, January 1

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DLFCU

DOW LOUISIANA FEDERAL CREDIT UNION

The Holidays Are Upon Us

The holidays are approaching quickly and will be here before you know it. A good credit card can help alleviate the stress of holiday spending, and DLFCU has just the card for you! It's never too early to start shopping, and when you apply now, it allows you to have the funds available for pre-Christmas sales...which takes away the stress of last-minute shopping and puts more money back in your pocket. Not only that, but you will also enjoy these benefits of a DLFCU Visa® Credit Card:



- No Annual Fees
- No Application Fees
- Fixed Rate
- No Balance Transfer Fees
- Extra Consumer Protection
- Online Account Access
- Optional Credit Insurance
- And Local Member Support

Start off this holiday season right by saving money with a DLFCU Visa® credit card. Simply stop by one of our locations, call us at (888) 369-2207 or apply online at dlfcu.com.

*Visa® credit cards are issued on approved credit. APR and credit limit based on credit history. Rates and terms subject to individual qualifying requirements. Other rates and terms available. Other restrictions may apply. Please see a DLFCU Representative for details.

DLFCU FAQ:

Q: How can I see my cleared checks without having to see a representative?

A: With our Online Banking, ePAL, you can view your cleared checks safely and for free! You will have access to the front and back images of all cleared checks on your account for up to one year. Enjoy the convenience of reviewing your checks anytime of the day, no matter where you are!

Q: What information do I need to have my paycheck automatically deposited?

A: You will need to contact your place of employment, usually the human resources or payroll department, and give them your DLFCU membership number and DLFCU routing number, which is 265476440. While your employer may ask for additional information, primarily your membership number and routing number is all it takes. Feel free to contact us at (888) 369-2207 and we can assist you with any other information they may request.

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Feature Story:

New Products Are Key and Simple!



DLFCU is continuing to offer the same great products, but we've simply revamped them with our members' best interest in mind...higher dividends and fewer fees! Beginning **October 1, 2014**, DLFCU will be offering the following deposit accounts:

Checking Accounts*

Key Checking

This checking account is a high-interest bearing account. Earn **2.50% APY** on balances up to \$10,000 and receive **unlimited ATM fee refunds** at the end of every month. If you are looking for a checking account that makes you money, this account is key....Key Checking!

In order to receive the 2.50% APY and unlimited ATM fee refunds, simply:

- **Use your Debit Card 10 times each month**
- **Enroll in eStatements**
- **Have at least one (1) Direct Deposit or Bill Pay transaction each month**

Simple Checking

A great everyday checking account that is simple! This free* checking account with no per check processing fees, free automatic loan payments, detailed monthly account statements and more is simply better! In order to receive this checking account with no fees*, simply have:

- **A Direct Deposit or**
- **An open loan**

Key and Simple Checking both offer the following everyday benefits:

- **Instant Issue Debit Card**
- **Free Online/Mobile Banking**
- **Unlimited ATM Withdrawals**
- **No Transaction Fees**
- **No Minimum Balance Required**

Savings Accounts*

Regular Savings Accounts

Your Regular Savings Account at DLFCU establishes your membership/ownership, earns dividends and gives you the opportunity to build a secure future. All you need is a \$5 minimum opening deposit to earn ownership to the credit union and begin your financial journey!

Youth Savings Accounts

It's never too early to encourage kids to start saving money. Teach your child the value of saving with a Youth Savings Account through DLFCU! With a \$5 minimum opening deposit, their Youth Savings account at DLFCU establishes their membership/ownership, earns dividends and gives them the opportunity to build for their future.

Christmas Club Accounts

Christmas only comes once a year, but we all know our pocketbooks suffer long after the holiday season. Prepare for the holidays throughout the year and save the stress for the perfect gift selection instead of your budget. Open your Christmas Club account today for only \$5 and add to it at your leisure, ensuring a special holiday season.

All Savings Accounts offer the following benefits:

- **Payroll deduction, direct deposit or automatic transfer from other DLFCU accounts.**
- **Conveniently access savings with your free ATM card.**
- **Provide overdraft protection for your DLFCU checking account with your savings!**
- **Manage savings with ePAL Online Banking, 24/7!**
- **Quarterly dividends and statements are mailed to you for your records. You can even get your statements by email, and it's safe and secure.**

Money Market Account*

A Money Market Account earns a higher yield than a regular savings account and, unlike other investments, your funds are not "locked in." The minimum to earn dividends is \$1,000, and higher dividends will be earned for each monthly average balance tier:

- **\$1,000 - \$9,999.99**
- **\$10,000 - \$24,999.99**
- **\$25,000+**

*Please visit dlfcu.com for our most current rates. Fees may apply. APY=Annual percentage yield.

Member Services

DEPOSIT ACCOUNTS

Personal Savings Accounts
Personal Checking Accounts
Interest-Bearing Accounts
Holiday Club Accounts
Hi-Yield Money Market Accounts
Certificates and IRAs (Regular & Jumbo)
Business Checking Accounts

CONSUMER LOANS

New & Used Cars, Trucks & SUVs
New & Used Boats
Motorcycles, RVs & ATVs
Secured & Unsecured Loans
Educational Loans
Full Line of Visa® Credit Cards

MORTGAGE LOANS

Conventional First Mortgages
Construction - Perm Financing
Fixed & Adjustable Rates
Second Mortgage Loans
Home Equity Lines of Credit
Land, Lot & Acreage
Mobile/Manufactured Homes

BUSINESS LOANS

Commercial Real Estate
Lines of Credit
Working Capital for Inventory
Fleet Vehicle Financing
Business Titanium Visa®
SBA-Approved Lender

BUSINESS SERVICES

Tiered Checking Accounts
Monthly Earnings Credits
Same Day Credit on Deposits
Business Checks & Accessories
FREE Online Banking
Full Line of Merchant Services
Currency Management
Business Rewards Program
Local Support & Service

ONLINE SERVICES
FREE Online Banking
FREE eStatements
FREE Online Bill Pay
View Cleared Checks Online
Visa® Online Statements
Online Mortgage Account Management
Electronic Account Alerts
Secure Messaging
Scheduled Transfers
Check Reorders
Mobile Banking

FINANCIAL SERVICES

Investments - Mutual Funds, Annuities, Stocks, Bonds
Estate Planning
Brokerage Accounts
Retirement Plans
Individual Retirement Accounts
Insurance Products
Financial Planning for Businesses

CONVENIENCE SERVICES

Instant-Issue Debit Cards
Extended Hours of Operation
Multiple FRC Locations
Full-Service Call Center
Fee-Free ATM Network
Western Union Partner
Free Debit Card Issued Instantly
24-Hour Telephone & Online Access
Direct Deposit
Night Deposit
Notary Service
Money Orders
Certified Checks
Wire Transfers
Overdraft Protection
American Express® Traveler's & Gift Checks



DLFCU Contact Information

MAIN PHONE NUMBER
(225) 353-8238
Toll free: (888) 369-2207

MAIN FAX NUMBER
(225) 353-6387

WEBSITE
www.dlfcu.com

PLAQUEMINE, BATON ROUGE AND GONZALES HOURS

Monday - Friday: 7:30 am - 7:30 pm
Saturday: 9:00 am - 5:00 pm

WALKER AND CENTRAL HOURS
Monday - Friday: 9:00 am - 6:00 pm
Saturday: 9:00 am - 1:00 pm

PLAQUEMINE FRC
21925 Highway 1 South

BATON ROUGE FRC
6725 Siegen Lane

GONZALES FRC
1051 North Airline Highway

WALKER FRC
28645 Walker South Road

CENTRAL FRC
10513 Sullivan Road

GENERAL MAILING ADDRESS
PO Box 738
Plaquemine, LA 70765

GENERAL EMAIL
dlfcu@dowlafcu.org

LOST/STOLEN CREDIT CARD
(800) 654-7728

LOST/STOLEN DEBIT CARD
(888) 918-7725

DLFCU Board of Directors

Joey Justice, Board Chair
(225) 353-6586 or jjustice@dow.com

Lance Parker, Treasurer
(225) 353-6851 or lwparker@dow.com

Robbie Bagaley, Secretary
(225) 309-0230 or
robbie.bagaley@dexcopolymers.com

Roberta Avery, Director
(225) 955-0939 or rarobbie@cox.net

Edmond Jordan, Director
(225) 413-2467 or edmond.jordan@gmail.com

Mary Overall, Director
(919) 720-0799 or mfoverall@gmail.com

Stephan Pierre, Director
(985) 783-4762 or BSPierre@dow.com

Michael T. Samuel, Director
(225) 936-6777 or mtsamuel@cox.net

Kenith Woodall, Director
(225) 933-6185 or kwood111@cox.net

eTransfer – Institution-to-Institution Payments Made Easy!

Transfer money between your accounts at multiple financial institutions. All you need is to complete the set-up process for your remote accounts. It's safe, easy and, most of all, convenient.

- **Free.** eTransfer is a free service for all non-business member accounts.
- **Convenient.** You can securely transfer funds to and from your different accounts at multiple financial institutions with the click of a mouse!
- **Flexible.** You can schedule your transfers to take place immediately or at a later date, as well as to automatically re-occur.
- **Secure.** The set-up process for eTransfers requires the verification of account ownership to ensure your financial information remains secure.

Start using eTransfer today by enrolling in DLFCU's **ePAL** online banking system. For assistance or more information, visit a branch, eChat online at dlfcu.com or contact a call center representative at (888) 369-2207.



Call for DLFCU Board Nominations

Each year, DLFCU members have the opportunity to elect their fellow members to our all-volunteer Board of Directors. Every DLFCU member over the age of 18 and in good standing is eligible to be nominated for the election; all nominees agree to serve for a full term of three (3) years. For those interested in learning more about the qualifications for a Board position, please contact Robbie Bagaley by email at robbie.bagaley@dexcopolymers.com. Interested parties may also contact us by mail:

Dow Louisiana Federal Credit Union
ATTN: Robbie Bagaley
P.O. Box 738 Plaquemine, LA 70765

All nominations must be received by October 31, 2014, in order to be considered.

THEATRE BATON ROUGE'S SPECIAL OFFER FOR DLFCU MEMBERS:

DLFCU members are receiving a discounted rate on Theatre Baton Rouge's upcoming performances:

"SPRING AWAKENING"

October 24 - November 2, 2014

"LOMBARDI"

November 7 - 23, 2014

"A CHRISTMAS CAROL"

December 12 - 21, 2014

For more information on the shows, visit www.theatrebr.org. Please call the box office at (225) 924-6496 and mention DLFCU to purchase your tickets.

SEE YOU THERE!

DLFCU is going to be out and about the next couple of months and we hope to see you around!

DLFCU MEMBER APPRECIATION DAY

Thursday, October 16, 2014
All Branches

2014 REALTORS EXPO

Belle of Baton Rouge
Thursday, October 16, 2014
9:00 am - 3:00 pm

DLFCU CREDIT BUILDER SEMINAR

14140 Greenwell Springs, LA
Tuesday, October 21, 2014
6:30 pm at Mike Anderson's

Space is limited so please reserve your spot today! RSVP on dlfcu.com or contact us at (888) 369-2207.

ATV GIVEAWAY WINNER CLAY PLAUCHE!

