

MONEYtalk

Q3-2014

Last Chance! ATV Giveaway!

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Go further.

Holiday Closings:

Independence Day - Friday, July 4
Labor Day - Monday, September 1

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DLFCU

DOW LOUISIANA FEDERAL CREDIT UNION

FREE Credit Builder Seminars!

DLFCU will be hosting four FREE Credit Builder Seminars in the upcoming months. At our Credit Builder Seminars you will learn how credit works, how it can affect your life, along with how to build and improve your credit. Individual credit counseling will also be available.

This is definitely a seminar you do not want to miss! DLFCU is offering this seminar at four convenient locations on the following dates:

September 9, 2014

6:30 pm – 8:00 pm

Big Mike's Sports Bar & Grill

123 Aspen Square, Denham Springs, LA 70726

September 10, 2014

6:30 pm – 8:00 pm

Addis Community Center

7828 La Highway 1 S., Addis, LA 70710

September 17, 2014

6:30 pm – 8:00 pm

Mike Anderson's

1031 W. Lee Drive, Baton Rouge, LA 70809

October 1, 2014

6:30 pm – 8:00 pm

Clarion Inn/Mike Anderson's

1500 W. Highway 30, Gonzales, LA 70737



Experienced credit specialists will be available to answer any questions and concerns you may have. If you are unable to attend the seminar, you are always welcome to come to any branch to discuss credit one-on-one.

This seminar is open to the public and there will be refreshments and door prizes so bring a friend! Please RSVP at dlfcu.com or call (888) 369-2207 as space is limited.

Check our site, dlfcu.com, for information about our upcoming Home Buyer and Construction Loan seminars!

DLFCUFAQ:

Q: I'm considering signing up for eStatements because they are a much safer way to view my financial information, but how can I access copies of my check images?

A: You're correct! eStatements are a great way to reduce the risk of identity theft, and viewing your check images is easy! Your check images are available in ePAL Online Banking in your account transaction history. You may access up to 18 months of transaction history, including your check images. To view your check images, click on the "check number link" in your transaction history. To make it easier to look up multiple check images, you may sort your transaction history by clicking on the transaction "Description" column header.

Q: I think I'm ready to buy a house, but it's a major commitment, and I don't know where to begin. Where should I start?

A. You're right, buying your first home is one of the biggest decisions you will make! While it can be very exciting, it can also be very overwhelming for some. Fortunately, a DLFCU Mortgage Consultant will be there to help you with each and every step, making the process as seamless and exciting as it should be.

Contact your DLFCU Mortgage Consultant today at (888) 369-2207 or visit us online at dlfcu.com.

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Feature Story:

Last Chance! ATV Giveaway!

It's your last opportunity for your chance to win our ATV Giveaway! Be sure to apply for any type of loan before **July 31, 2014**, to be entered to win. It's that easy! Just imagine the fun you can have this summer on your brand new FREE ATV!

With a DLFCU loan, you can expect to receive:

- **A chance to win a FREE ATV**
- **Extended Warranty**
- **An EASY & QUICK application process**
- **A LOW fixed APR***
- **GAP Insurance**

If you have been considering buying a new or used car, making improvements to your home, taking a vacation...whatever the loan may be, now's the time!

To apply for your loan and a chance to win our FREE ATV call your DLFCU Representative today at (888) 369-2207, visit one of our convenient locations or visit us online at dlfcu.com.

*APR=Annual Percentage Rate. The ATV Giveaway is sponsored by DLFCU. Contest is open to the public and free to enter. All membership and loan applications are acceptable to be considered, one entry per membership. Must be 18 years of age or older to win. Participants can enter by completing a membership application and/or loan application in the branch or online. The winner will be determined by random drawing. The winner will be announced Monday, August 4, 2014 via telephone. All loan approvals are based on standard loan underwriting guidelines and credit-scoring benchmarks. Actual rate may vary based on credit score.

**Pictured ATV is not the actual ATV for giveaway. Actual ATV is a Honda Rancher 4x4 420cc valued at \$5,500 and taxes will be paid by the winner upon title transfer. No cash option.

Stop the Credit Card Roller Coaster!

Is your credit card rate always going up and down? Or is it more like the rate is always going up, up and up some more? That's because you have a variable-rate credit card; meaning your credit card provider can adjust the rate to a ridiculously high rate whenever the market changes.

With a DLFCU Visa® Credit Card you can ensure your APR* is FIXED and will not creep up to a higher annual percentage rate (APR). DLFCU's Visa Credit Cards have FIXED rates, meaning your APR will not change regardless of the market.

You can transfer your current credit card balance to a no-hassle, no-strings DLFCU FIXED APR* Visa Credit Card at ANY time with no balance transfer fee and no annual fees.

Get off that "rate roller coaster" today by visiting dlfcu.com or any branch or by calling us at (888) 369-2207.

*APR = Annual Percentage Rate. All loan approvals are based on standard loan underwriting guidelines and credit-scoring benchmarks. Actual rate may vary based on credit score. The APR for purchases, cash advances and balance transfers will be disclosed at the time of credit approval.

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 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

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The Top Five Places to Take a Vacation in the U.S.

If you are not sure where to take your vacation, just follow the crowds. To learn the top travel destinations in the United States, Forbes Traveler surveyed major travel agencies across the country to see which cities sold the most flights and hotels. Popular online travel aggregators have similarly compiled their data to help travelers choose destinations. Some destinations are particular favorites with Americans and foreign visitors alike.

New York, New York - Not surprisingly, the Big Apple is one of the top destinations in the U.S. With so much for visitors to do in the city, it's no wonder travelers agree that America's largest city is something to be seen. One of the most popular activities among tourists is seeing a Broadway show. Visits to Times Square, New York's Metropolitan Museum of Art, Ellis Island and the Empire State Building are just a few of the endless possibilities for tourists in New York.

Florida - Between the sandy beaches and year-round entertainment of Miami and family-friendly fun of Disney and Universal Studios in Orlando, Florida always makes the top of the charts for American tourism. Sunny, warm beach destinations comprise the majority of major travel agents' top U.S. vacation spots. These destinations in Florida tell that story again and again.

Hawaii - Waikiki tops tourists' lists as the favorite destination in Hawaii, but Honolulu and the Big Island see plenty of visitors each year, too. Besides the sun, sand, surf and snorkeling Hawaii is known for, the relaxing tropical culture, rugged climbing, volcano watching and world-class coffee also entice visitors to America's own South Pacific.

San Francisco, California - Despite its well-known lack of sun, San Francisco remains near the top of many travel agencies' lists, too. Small cities with plenty to do, vacationers find it an urban paradise. The Golden Gate Bridge is the iconic landmark, while crooked, hilly streets and signature cable cars make just traveling through the city a vacation-worthy endeavor.

Las Vegas, Nevada - Finally, Las Vegas takes the last slot for popular vacation spot. Although you might think the only thing to do is gamble, the resort atmosphere in Vegas rivals seaside resorts across North America. Enjoy luxurious living at one of the Strip's decadent hotels, bring your appetite for a signature Vegas-style buffet and see one of dozens of nightly live performances.

Which destination would you love to go to this summer? Whether your dream getaway is on this list or not, DLFCU can help you get there. With our vacation loans you can expect a low fixed APR* and terms up to five (5) years!

Apply for your vacation loan online at dlfcu.com, visit a branch or call (888) 369-2207.

*APR = Annual Percentage Rate. All loan approvals are based on standard loan underwriting guidelines and credit-scoring benchmarks. Actual rate may vary based on credit score. The APR for purchases, cash advances and balance transfers will be disclosed at the time of credit approval.

Manthei, Emily "The Top Five Places to Take a Vacation in the US" USA Today
<http://traveltips.usatoday.com/top-five-places-vacation-56875.html>

THEATRE BATON ROUGE'S SPECIAL OFFER FOR DLFCU MEMBERS:

DLFCU Members are receiving a discounted rate on Theatre Baton Rouge's upcoming performance:

"MARY POPPINS"

September 12-18, 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!

DANCING FOR A CAUSE

Lamar Dixon Expo Center
July 12, 2014
7:00 pm

2014 BUSINESS EXPO

Lamar Dixon Expo Center
September 3, 2014
2:00 pm - 5:00 pm

KEEP IN TOUCH!

Have you recently moved or changed your phone number? Don't wait until it's too late to realize your contact information is out of date. By updating your contact information with DLFCU, you are:

- Safeguarding your DLFCU accounts from identity theft
- Kept up to date on your latest account activity
- Within reach of DLFCU if something were to happen to your account

You can change or update your address through ePAL online banking, by **visiting a branch** or by calling an S.O.R.C.e representative at **(888) 369-2207**.