



# District 05 DOTD FCU

## Paving the road to financial success together!

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### CHRISTMAS CLUBS

Christmas Club checks will be disbursed by November 10th. If you do not currently have a Christmas Club account and would like to start one for next year, simply ask Alan or Mary next time you are in the Credit Union. You can set up deposits to your Christmas Club through payroll deduction or make cash deposits.



my credit union  
it belongs  
to me™



International Credit Union Day®  
October 16, 2008



### INTERNATIONAL CREDIT UNION WEEK

More than 170 million members in 97 countries belong to thousands of credit unions just like yours.

Through their loyalty and pride in ownership, members demonstrate the true cooperative spirit of the credit union movement. Join members worldwide in celebrating our accomplished history, our shared values, and our bright future during International Credit Union week October 14th-17th.

Every day we strive to provide the products and services our members need to achieve their financial goals. On October 16th, be sure to stop by the credit union for complimentary coffee and donuts.



## Member Education Section

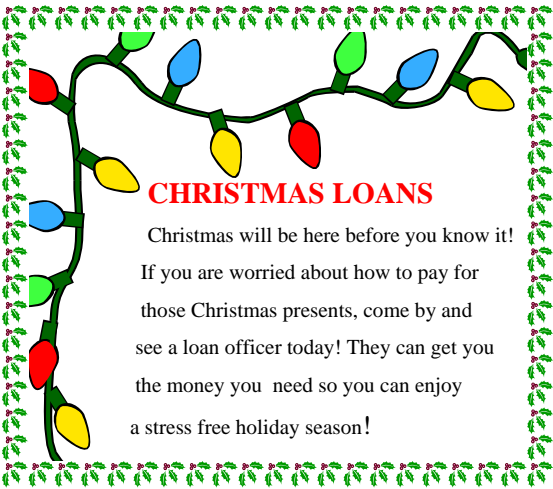
**FINANCIAL EDUCATION FOR CHILDREN:** It's never too early to teach your children about money. Use everyday situations to teach them wise money skills- a trip to the grocery store is a great place to do comparison shopping. Have them participate in the planning of a family project, such as redecorating their bedroom, so they understand the concept of staying within a budget. This will also teach them to prioritize their "wants" in order to stay within their budget. Children can also learn about money through their own mistakes. If a younger child breaks a toy from playing rough, resist the urge to replace the toy. If the child has money saved from their allowance, explain that the toy can be replaced at their expense. "Bailouts" don't teach children the consequences of poor decisions. Use this opportunity to discuss how these decisions can be avoided in the future and how to remedy the situation.

[WWW.DISTRICT05DOTDFCU.COM](http://WWW.DISTRICT05DOTDFCU.COM)

**NCUA SHARE INSURANCE COVERAGE**

The National Credit Union Administration (NCUA) is the federal agency that administers the National Credit Union Share Insurance Fund (NCUSIF). The NCUSIF, like the FDIC's Deposit Insurance Fund, is a federal fund backed by the **full faith and credit of the U.S. Government**. The NCUSIF insures member savings in federally insured credit unions, which account for approximately 98% of all credit unions. All federal credit unions and a vast majority of state-chartered credit unions are covered by NCUSIF Insurance protection. Credit unions that are insured by NCUSIF must prominently display the official NCUA Insurance sign. No credit union may terminate its federal insurance without first notifying its members.

For more information about NCUA Share insurance, you can go to <http://www.ncua.gov/ShareInsurance/index.htm>. Once you reach that site go to "Share Insurance Estimator", "How your Accounts are Federally Insured" and "Your Insured Funds" for more information.



**CHRISTMAS LOANS**

Christmas will be here before you know it! If you are worried about how to pay for those Christmas presents, come by and see a loan officer today! They can get you the money you need so you can enjoy a stress free holiday season!

**Online Banking coming soon!**

Check our website for updates!

[www.district05dotdfcu.com](http://www.district05dotdfcu.com)



**Holiday Skip a Loan Payment**

If you are a member in good standing and current on your loan payments, you may take advantage of our "SKIP A LOAN PAYMENT" promotion during the months of November, December or January. You may choose one month you would like to skip without penalty.\* This offer applies to all loans with the credit union. Interest will continue to accrue on the unpaid balance of your loan(s). Your payroll deduction will not be affected in any way. If you have payroll deduction, that money will not be applied to the loan payment but will be available to you in your shares.

To cover the credit union's cost of this promotion, there will be a \$25 fee per loan. If you would like to skip your loan payment, please fill in the coupon below and mail or bring it to the credit union along with your loan fee.

\* GAP contracts shall be voided if more than 2 payments are skipped for the term of the loan. Interest will continue to accrue on the unpaid balance

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MEMBER NAME \_\_\_\_\_ ACCOUNT # \_\_\_\_\_

LOAN # \_\_\_\_\_

Payment Date to Skip: **Please circle one** NOVEMBER 2008 DECEMBER 2008 JANUARY 2009

Enclosed is my check for \$25.00 fee (per loan) \_\_\_\_\_

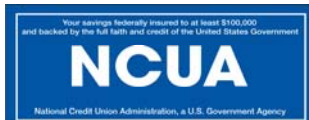
Please draft my share account for the \$25.00 fee (per loan) \_\_\_\_\_

Please draft my share draft account (checking) for the \$25.00 fee (per loan) \_\_\_\_\_

Signature \_\_\_\_\_

**YOU MUST PRESENT THIS COUPON FOR EACH LOAN 2 DAYS BEFORE PAYMENT DUE DATE.** Please make copies as needed.

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Monroe, La 71203  
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