

NOTES

Highlights

- The Safety and Soundness of Your Credit Union
- Online Poll Results
- Insurance and Your College Student
- Holiday Hours
- The 2009 pocket calendars will be available in the branches beginning on Monday, Nov. 24. They are available on a first-come, first-serve basis. Be sure to stop by a branch to get one.

Win Big with DFCU Financial Gift Cards – Just in Time for the Holidays

Beginning November 1, when you purchase DFCU Financial Visa® Prepaid Gift Cards, you will receive an instant scratch-off game card and a chance to win thousands of prizes.

The grand prize is \$10,000 toward free groceries or gas for a year. In addition, \$25 Visa® Gift Cards, \$5 Starbucks cards, \$5 Chevron Gift Cards and \$5 Texaco Gift Cards are being given away.

So this holiday season, make shopping easy on yourself by giving DFCU Financial Visa® Prepaid Gift Cards – and you may receive one of thousands of gifts as well. Remember, gift cards are safer than cash and more versatile than merchant gift cards. Friends and family will love the flexibility of being able to use their gift anywhere and you'll love the time you'll save by purchasing your gifts all at once during the upcoming busy holiday season. *Visa® Prepaid Gift Cards can be purchased at any of the 12 DFCU Financial branches. For a location of the branch nearest to you, please visit dfcufinancial.com/banking/locations.htm. While supplies last, members are eligible for one instant-win game card per total gift card purchase. Please go to www.visa365promo.com for official rules.*



Year-end Financial Review

As 2008 comes to a close, there is no better time to review your investment portfolio than now, especially given the volatility of the financial markets over the past year. While you may be tempted to pull out of your investments or maintain the status quo, making decisions on your own without seeking good advice may have long-term consequences.

There is no one better to turn to for that advice than the trusted professionals at DFCU Financial, licensed through CUSO Financial Services, L.P. (CFS). Our investment professionals will work with you to assess your current financial situation and help determine your needs, goals and risk level. They are there to help keep a proper perspective and take some of the unnecessary emotion out of the

investment process, especially during the market's volatile times.

Our professionals can help you rebalance your financial assets to maintain proper diversification. Diversification is fundamentally important in adding an element of safety and eliminating some of the risk to investing. As market performance changes over time, and your investment time horizon shortens, it is important to maintain a proper allocation of your financial assets.

Financial Consultants are available at each DFCU Financial branch by appointment for a complimentary consultation. For more information, please visit www.dfcufinancial.com/invest or call 313.336.2700 or 888.336.2700 outside the local area.



President's NOTE:



Mark Shobe
President and CEO
DFCU Financial

The Safety and Soundness of Your Credit Union

It's been an unprecedented few months in the financial services industry. Because of all the uncertainty in the marketplace, I wanted to take the opportunity to assure you that DFCU Financial stands strong in the current economic environment. Here are a few important points for you to consider.

DFCU Financial is not entangled in the subprime mortgage debacle. We don't engage in high-risk lending and therefore, have a high-quality loan portfolio. We are well-capitalized, which means DFCU Financial has strong cash reserves. We are committed to operational excellence resulting in one of the most efficiently managed credit unions in the nation. Further, we are on track to meet or exceed our 2008 performance objectives. In short your credit union is a high-performing financial institution that has remained strong due to your patronage, prudent management and planning.

The National Credit Union Administration

Because we are so strong financially, your deposits are safe at DFCU Financial. Additionally they are insured by the National Credit Union Administration (NCUA), the sister government agency to the Federal Deposit Insurance Corporation (FDIC). Both agencies insure your funds for the same amounts, but the FDIC regulates and holds the insurance for banks, and the NCUA does the same for credit unions.

The NCUA is also our primary regulator providing an independent third party review of our operations. The NCUA examinations have resulted in consistently strong ratings. You can be confident that DFCU Financial is one of the most financially sound institutions in the nation.

Planning for a Bright Future

The goal of any organization is to remain healthy and viable for the future. That's where the merger with CapCom Credit Union comes into play – it will help ensure the future prosperity of the credit union for you in the future.

To recap the letter sent to you this past July, CapCom has nine locations in the greater Lansing and Grand Rapids markets, serves approximately 40,000 members, and has in excess of

\$200 million in assets – all this for a purchase price of zero. There is no purchase price involved when credit unions merge.

In addition to these benefits, the merger with CapCom will allow us to diversify geographically into Lansing and Grand Rapids. Geographic diversification is best illustrated by thinking in terms of your own investment portfolio. A time-tested strategy is to diversify assets in order to minimize risk. Imagine what your portfolio would look like today if you had all your money invested in only the automotive market or in one company like Bear Stearns. An investor is exposed to greater risk when all their proverbial eggs are all in one basket. The same applies when an organization is singularly dependent upon one market or one customer base. The organization can only do as well as the markets it is dependent upon. Thus, geographic diversification becomes an important strategy to ensure future success.

What's In It for You?

A common question I've been asked about the proposed merger is, "Well, it all sounds good, but what's in it for me?" The answer is, in essence, what's good for the credit union is good for all us members. We've come to rely on the strong health of DFCU Financial to provide us with a number of member benefits such as: annual special patronage dividends, an expanded branch network, community and school donations, the Career Transition Program, DFCU Online, and free budget and credit counseling, just to name a few. Therefore we must constantly seek ways to remain strong and healthy. The proposed merger with CapCom Credit Union is consistent with the objective to diversify geographically. The merger will not change the way we serve you today, but it will help ensure that all you enjoy about DFCU Financial today, will be there for you tomorrow.

Thank you for your loyal membership and support.

At the printing of this issue of Notes, we were still awaiting regulatory approval by the NCUA to put the merger to a vote by the membership. As soon as we receive approval, you will see voting information in the branches and on our Web site. Please visit www.dfcufinancial.com or call 800.739.2776 for more information about the merger.

Insurance and Your College Student

It's Fall. The kids are out of the house and off to college. You've taken care of their health insurance but don't forget about the car and home insurance. Here are just a few items to consider:

Is your son's or daughter's personal property covered while away at school?

If your child lives off campus, does he or she need renter's insurance?

Can you receive a discount if your child leaves their car at home instead of taking it away to college?

Will your auto insurance company cover losses when they find out your vehicle is not actually garaged at your primary residence?

For answers to these questions and to ensure you have the right coverage, please consider calling

one of DFCU Financial's auto and homeowner insurance partners, Members Home and Auto or AAA Group Insurance. Both partners offer group discounts and expert advice from experienced insurance professionals. For additional information about our insurance options and how to contact a representative, please visit www.dfcufinancial.com/insure.



Two Statements? Why Not Combine?

Are you receiving more than one statement from DFCU Financial? Would you prefer to receive all your information on one statement to reduce the clutter and better manage your finances?

If you are the primary tax owner on more than one statement you receive from DFCU Financial (excluding the separate IRA statement and loan bills), you can combine them into a single statement.

If the statement dates are different, you can choose which statement date you wish to keep for your combined statement. You also have the option of eliminating paper statements altogether and receiving only an eStatement, which can be combined as well for all your accounts.

For more information on combining statements, please visit your local DFCU Financial branch or call our Member Service Center at 313.336.2700 or 888.336.2700.

The Results Are In—Members Are Very Satisfied

Members who have voted in our online polls have often asked, “What happens to the results?” While we typically use the information as part of our internal decision-making process, we thought we’d share with you results from an online poll posted during part of August and September. This particular poll measured member satisfaction, and we thank the 3,022 members who responded. The

question was “Overall, how satisfied are you with DFCU Financial?”

Nearly 76 percent of participants indicated that they were **very satisfied** with DFCU Financial. That is an increase from 68 percent who responded to a similar online poll during November 2006. Members also had the option to leave comments before submitting their vote. Here is just a small sampling of what members said:

“I have been a long-time satisfied customer. I have even tried other credit unions and was nickel and dimed to death with fees. We don’t know how good we have it.

You continue to make enhancements, increase no-fee ATMs, and offer premium service. Most people don’t appreciate how good you really are while they are a member because they have been spoiled. If they ever have to deal with another financial institution they would clearly see how good you really are. Keep up the great service.

No one compares to you. Your staff is wonderful, pleasant and has always gone to extremes to take care of me, and I am not one of your ‘rich’ members! No other bank compares. I have about 30 year’s history with you, and all of it was well worth it! Even if you can’t make me happy with something, you have always done so much for me that the good has outweighed the bad by far!

We are very pleased with DFCU Financial. This is a financial institution that is really concerned about its stakeholders. DFCU Financial makes sure that the stakeholders are very informed about our credit, money and home mortgages. DFCU Financial offers credit management and home buyers seminars to educate their stakeholders. DFCU Financial doesn’t just see their stakeholders as clients, but as human beings, treated with dignity. Thank you very much for doing all that you do.



Again, thank you to those members who participated. We value and appreciate your feedback. Please continue to check www.dfcufinancial.com for future online polls.

Member Appreciation During Credit Union Week

There is no better time to reaffirm DFCU Financial’s commitment to being a credit union than during Credit Union Week, Oct. 14-18. As is the tradition, we’ll

have apples available along with other refreshments and giveaways, so be sure to stop by your branch office during this week.

Miscellaneous NOTES:

New Schedule of Free Seminars

Here is a complete list of the free seminars offered by DFCU Financial through the beginning of January 2009. All seminars run from 6:30 p.m. until 8:00 p.m. For reservations, please call 313.322.8480. For seminar descriptions, please visit www.dfcufinancial.com/education.

PART 1 – PERSONAL MONEY MANAGEMENT

Doubletree Inn Dearborn (Located at Ford Road and the Southfield Freeway)	Tues., Nov. 18	
Livonia Branch	Mon., Nov. 17	

PART 2 – CREDIT MANAGEMENT

Doubletree Inn Dearborn (Located at Ford Road and the Southfield Freeway)	Tues., Dec. 2	
Livonia Branch	Mon., Dec. 1	

PART 3 – PRE-RETIREMENT PERSONAL WEALTH BUILDER

Doubletree Inn Dearborn (Located at Ford Road and the Southfield Freeway)	Tues., Oct. 28	Tues., Dec. 16
Livonia Branch	Mon., Oct. 27	Mon., Dec. 15
Canton Branch	Wed., Oct. 22	

PART 4 – POST-RETIREMENT WEALTH RETENTION

Doubletree Inn Dearborn (Located at Ford Road and the Southfield Freeway)	Tues., Oct. 21	Tues., Jan. 6
Livonia Branch	Mon., Oct. 20	Wed., Jan. 7

WISE KIDS SEMINARS

Our Summer Financial Boot Camps were a great success! Thanks to all who attended.

We will be repeating these camps on the dates listed below. These are for kids ages 7-12. Reservations can be made by calling 313.322.8225.

Fairlane Branch
Monday, December 29 from 10:00 a.m. to 12:30 p.m.

Livonia Branch
Tuesday, December 30 from 10:00 a.m. to 12:30 p.m.



Holiday Hours

We'll be open as usual with the exception of the following holiday hours:

■ Columbus Day	Monday, Oct. 13	All offices closed
■ Veteran's Day	Tuesday, Nov. 11	All offices closed
■ Thanksgiving	Thursday, Nov. 27	All offices closed
■ Christmas Eve	Wednesday, Dec. 24	All offices will close at 1 p.m.
■ Christmas Day	Thursday, Dec. 25	All offices closed
■ New Year's Eve	Wednesday, Dec. 31	All offices will close at 1 p.m.
■ New Year's Day	Thursday, Jan. 1, 2009	All offices closed

The Visteon Village branch will be closed on these additional days: Friday, Nov. 28, and the week of Dec. 22, 2008, through Jan. 1, 2009, reopening on Jan. 2, 2009.

PUBLISHED QUARTERLY FOR THE MEMBERS OF DFCU FINANCIAL.

Please send questions or comments to:
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Dearborn, MI 48121-6048,
or to feedback@dfcufinancial.com.

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CALL **313.336.2700**
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888.336.2700
(OUTSIDE THE LOCAL AREA)
PRESS 1

BRANCH OFFICES

FAIRLANE BRANCH
400 Town Center Drive, Dearborn

CANTON BRANCH
1477 N. Canton Center Road, Canton

COMMERCE BRANCH
2765 Commerce Crossing Road
(next to M-5), Commerce Township

GARDEN CITY BRANCH
7075 Merriman Road, Garden City

GREENFIELD BRANCH
15400 N. Commerce Drive, Dearborn

HENRY FORD HOSPITAL BRANCH
2799 West Grand Boulevard, Detroit

LIVONIA BRANCH
37373 Seven Mile Road, Livonia

MADISON HEIGHTS BRANCH
600 East 14 Mile Road, Madison Heights

OAKWOOD-BEECH BRANCH
21551 Oakwood Boulevard, Dearborn

OAKWOOD-SOUTHFIELD BRANCH
17600 Oakwood Boulevard, Dearborn

RIVERVIEW BRANCH
18070 Fort Street, Riverview

VISTEON VILLAGE BRANCH
40300 Tyler Rd. 37 Main Street Visteon Village
Van Buren Township

N C U A

Your savings are federally insured to at least \$100,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.



DFCU FINANCIAL IS AN EQUAL OPPORTUNITY LENDER.

THE INFORMATION IN THIS NEWSLETTER IS AS CURRENT AS POSSIBLE. However, DFCU Financial reserves the right to add, change, or delete services, and all rates and terms are subject to change without notice.

