

# NOTES

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Coming Soon  
OnLine Banking

Financial  
Education

Health Insurance  
Made Easy

## On The Go This Summer? Access Your Money Anywhere with DFCU Financial

Although they say the best things in life are free, summertime can mean a lot of ways to spend, spend, spend...family parties, vacations, new clothes, maybe even a cool new convertible to tool around in. We at DFCU Financial want you to have ready access to your money anytime, anywhere, safely and securely.

### Branch & ATM Locations

If you are enticed by the Pure Michigan campaign and traveling around our beautiful state, we are right where you need us. Get easy access through our 24 branches and over 1,700 fee-free ATMs in Michigan. If you're traveling out of state, we have nearly 30,000 fee-free ATMs nationwide through the CO-OP Network. Find one easily by texting your location – address, intersection or zip code – to 692667 (MYCOOP) from any mobile phone.

### DFCU OnLine Banking with Bill Payment

No traffic. No lines. Always open. Manage your finances from a computer, 24 hours a day.

Free online banking makes it easy for you to manage your accounts wherever and whenever it's convenient.

You can conduct a variety of transactions through DFCU OnLine:

- » View account balances and transaction history



- » Transfer funds between accounts and make DFCU Financial loan payments
- » Update your personal account information
- » Pay bills once or set up recurring bill payments (first 5 monthly are free, \$.50 each after that)
- » Receive eDocuments and eStatements
- » Request and receive e-mail alerts

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## DFCU Financial Members Save Big with the Sprint Credit Union Member Discount

Tired of paying too much for your cell phone bill? We don't blame you. So we're helping you save with the Sprint

Sprint®



Consider the Sprint Credit Union Member Discount one of the many perks for being a member at DFCU Financial!

Credit Union Member Discount from Invest in America. As a DFCU Financial member, you can save on your monthly wireless bills – plus have your activation and upgrade fees waived.

### Our members can save:

- » **10% off\*** select personal Sprint plans
- » **15% off\*** select business Sprint plans
- » Waived activation fee on new activations
- » Waived upgrade fee
- » Available to new and existing Sprint customers

### 3 Ways to Get Your Discount:

- 1 Call **877.SAVE.4CU** (877.728.3428) and let them know you're a credit union member. Ask to be a part of the NACUC\_ZZM Corporate ID to save
- 2 Click **LoveMyCreditUnion.org/Sprint**
- 3 Visit your nearest Sprint store

Stop paying too much for your wireless services, start saving with the Sprint Credit Union Member Discount today.



\*APPLICATION OF DISCOUNT REQUIRES 2-YEAR CONTRACT EXTENSION ON EXISTING PLANS. VERIFICATION OF MEMBERSHIP IS REQUIRED AT TIME OF ACTIVATION/UPGRADE. DISCOUNT NOT AVAILABLE ON SECONDARY LINES FOR FAMILY AND BUSINESS SHARE PLANS. ALL RIGHTS RESERVED. SPRINT, THE LOGO, AND OTHER TRADEMARKS ARE THE TRADEMARKS OF SPRINT NEXTEL.



**Mark Shobe**  
President and CEO  
DFCU Financial

## Financial Lessons from History's Founding Fathers

With firework shows, flag waving and military parades occurring all around us this summer, our thoughts might also

turn to those men who launched our great nation. These founding fathers offer valuable lessons about financial successes and missteps.

Thomas Jefferson's famous financial flaw, according to historians, was his large debt load. Apparently, the author of the Declaration of Independence was the victim of a lavish lifestyle and a declining business. As third President of the United States, Jefferson was never one to pinch pennies. Jefferson reportedly spent \$800 a day (in today's dollars) on groceries while he was in the White House.

James Monroe, the fifth President of the United States was, like Jefferson, not the most financially responsible architect of freedom. Monroe had sizable debt at the end of his life due to the decline of his estate. He was so desperate that he, according to the Miller Center of Public Affairs, petitioned the government to pay him back for past legal services.

Of all the founding fathers, Benjamin Franklin was the most well-known for his frugal lifestyle. Franklin published "Poor Richard's Almanac" for nearly 20 years and during that time had great words of wisdom about money that still apply today. Here are a few:

- » "Beware of little expenses: a small leak will sink a great ship"
- » "Patience in market, is worth pounds in a year"
- » "An investment in knowledge pays the best interest"

Franklin's early life may have contributed to his thrifty ways. He was one of 17 children and had to start his own businesses and build his wealth. Franklin died a wealthy man with many successful businesses.

George Washington was known as one of America's wealthiest presidents, due in part to his land ownership. Both George and his wife, Martha, had large land holdings, but the key to his wealth was his good money sense. He was so concerned about providing for his wife that he leased large portions of his land in later years to have a steady income.

Fast forward to the summer of 2014. While this is the time of vacations, relaxing and family get-togethers,

it's also a great opportunity to learn valuable budgeting tips and tools to use for your own financial independence and plans for the future. We have financial education seminars at area locations to keep or get you on the right track. For details refer to the article in this issue.

The technological advances available today would have been mind boggling to our founding fathers, a few of whom were no strangers to invention. While you are on the go this season, we offer anywhere access to your funds with ATMs, online and mobile banking. More details on Anywhere Banking are included in NOTES.

Two valuable partners of DFCU Financial are eHealth – a convenient way to select and compare health plans online; and Sprint – which offers special discounts to save on your wireless bill for DFCU Financial members. Learn more about these offerings in this issue.

Sound financial decisions offer freedoms our forefathers only dreamed of and we have all the tools to assist. And, there's still time this year to earn CASH BACK based on your financial relationship with us. After all, "a penny saved is a penny earned."

—BENJAMIN FRANKLIN

## Make Sure We Can Contact You

The new DFCU OnLine internet banking platform is coming later this year and we want to ensure you're prepared to enjoy innovative features such as member-to-member transfers, transfers to savings/checking accounts at other financial institutions, and the ability to see pending debit transactions.

### Email address and phone numbers up-to-date?

Email addresses and phone numbers with us need to be up-to-date because this information will be used in the DFCU OnLine user verification process. You will be unable to log-in to the new DFCU OnLine if your contact information is not accurate.

If your information is out-of-date, there are three easy ways to update it: log-in to DFCU OnLine, visit a branch, or mail the information. The Account Access Change Form is available in our

Online Document Center at [dfcufinancial.com](http://dfcufinancial.com) or you can simply send us the new contact information in writing, with your signature, at the address below.

DFCU Financial  
P.O. Box 610  
Dearborn, MI 48121-9956

### Is your browser up-to-date?

Your browser needs to be current to ensure you can access and experience the full functionality of our new online banking platform.

It's simple to check if your current browser will work with the new DFCU OnLine. Use our browser checker tool (available in Latest News at [dfcufinancial.com](http://dfcufinancial.com)) to see if your browser is compatible; if it is not, download one of our suggested browsers.

## Improve Your Future with our Financial Seminars Series

**B**e sure to make plans to attend one of our popular and informative seminars offered this August thru October. Financial expert Charles Hoff will walk you through important money matters, such as strategies to preserve healthy credit, and how to achieve a “debt free” life while saving for retirement.

Social Security and Estate Planning seminars are also planned. A Social Security Options Seminar will be conducted by Regional Vice President, Retirement Consultant Sean Flater of Allianz Life Financial Services, LLC. He has over 15 years experience guiding financial professionals in creating retirement strategies that help clients meet long-term objectives. As we approach retirement we’re left to wonder: Just when should I plan to draw my Social Security benefit? What about my spouse, if I have one, when

should they draw? Even the experts admit the options are not well understood by most consumers.

Eric S. Glick is an attorney with the firm of Thav Gross PC. Mr. Glick concentrates his practice on estate planning, asset protection and probate court representation. Estate plans aren’t just for people who have a lot of money, property, investments or other valuable assets. They are for people of all ages and backgrounds. Estate planning is often thought of as putting together a will or trust agreement, but it is much more. It also includes your financial, tax, medical and business planning in the event you become unable to care for yourself or pass away.

**All seminars are free and open to both members and the public from 6:30 p.m. – 8 p.m. unless otherwise noted.**

### Social Security Seminar: Space is limited

#### Livonia Branch:

Tuesday, August 26

#### Fairlane Branch:

Wednesday, August 27

#### Ann Arbor Branch:

Thursday, August 28

For reservations call

313.322.8480

### Estate Planning Seminar:

#### Ann Arbor Branch:

Monday, September 22

#### Livonia Branch:

Tuesday, September 23

#### Fairlane Branch:

Wednesday, September 24

#### Grand Rapids-Walker Branch:

Tuesday, October 7

#### Lansing-Delta Branch:

Wednesday, October 8

For reservations call

313.322.8778

### Pre Retirement Wealth Builder Seminar:

#### Ann Arbor Branch:

Monday, October 20

#### Livonia:

Tuesday, October 21

#### Fairlane:

Wednesday, October 22

#### Madison Heights:

Monday, October 27

#### Novi:

Tuesday, October 28

### Post-Retirement Wealth Retention:

#### Novi Branch

Wednesday, October 29

Make reservations for these events by visiting [dfcufinancial.com](http://dfcufinancial.com) under Education Center.

Be sure to check out our website for Healthy Credit and Debt Free Living seminar dates!!

## Health Insurance Made a Bit Easier

**A**s your credit union partner, DFCU Financial looks for ways to make some complicated financial and life decisions easier. In today’s economic climate – with health care reform, layoffs and career changes – more and more people are faced with the intimidating task of purchasing their own health insurance. Our partners at Members eHealth™ can help make your health insurance decisions a bit easier.

Members eHealth is a convenient way to compare, select and enroll in a health plan through an ecommerce portal designed to simplify the health insurance buying process.

### Members eHealth™ offers DFCU Financial members:

- » Objective and unbiased source of insurance carrier offerings.
- » Impressive group of industry leading insurance providers who care about your health.
- » Dynamic filtering and sorting on plan type, premium, deductible and carrier.
- » Comparison tool to allow members to compare plans side-by-side.
- » Health Plan Finder® – an exclusive feature that can assist members in finding a plan that best meets their needs and budget.
- » Apply and enroll online – instantly.



Members eHealth has support staff available 24 hours a day, 7 days a week to answer questions by calling 877.747.2345. Visit [dfcufinancial.com](http://dfcufinancial.com) for more information.

## MISCELLANEOUS NOTES >>>>

### Member Appreciation During Credit Union Week

Pay a visit to your local branch office and help us celebrate YOU, our loyal members. As part of Credit Union

Week, October 14 - 17, we will celebrate members and offer apples and giveaways all week. DFCU Financial is honored to be

your trusted credit union and thanks you for your valued membership.

### Consecutive Days Overdrawn Fee

All Checking and/or Interest Checking Plus (ICP) account(s), including those enrolled in Premium Overdraft and/or

Premium Overdraft Plus, that remain in an overdrawn state after 20 days will be assessed a \$5.00 charge daily. This

daily fee will continue until the member deposits enough money to bring the account positive.

### Holiday Hours/Branch Hours

All DFCU Financial branch offices will be closed in observance of the following holidays:

» Labor Day: Monday, September 1    » Columbus Day: Monday, October 13

*Access Your Money continued from page 1*

- » View and print images of cleared checks
- » Place and view stop payments
- » Exchange secure e-mail messages

#### DFCU Mobile Banking with Mobile Deposit

##### » Mobile Web and Apps

Visit [m.dfcufinancial.com](http://m.dfcufinancial.com) from any mobile phone to get DFCU OnLine optimized for your mobile device or download one of our easy-to-use apps for the iPhone® or Android™ devices.

##### » Mobile Deposit

Eligible members who download the Android™ or iPhone® app can use this feature to deposit checks into a qualified DFCU Financial checking, savings or Insured Money Market Account.

##### » Text Banking

Register your mobile phone to be able to request balance and transaction information with a text message.

#### Telephone Banking

Manage your account 24 hours a day from a touch-tone phone. Just dial 888.336.2700. Use your member number and existing

telephone banking PIN to access your accounts and check balances, transfer funds, reorder checks, or stop payments all from your phone. You also have the option to dial 0 to speak to a Member Service Agent during normal business hours Monday through Friday 8 a.m. - 6 p.m. and Saturday 9:30 a.m. - 2 p.m.

#### Online Loans

Need a loan now? Apply for a loan online for an immediate loan response and quick loan decision.

#### Check Card

No checks? No cash? No problem. Go cashless. Use your check card to shop, run errands and pay bills. It's the debit card that acts like a check. Link your DFCU debit card to payee websites and pay bills direct, or you can use your routing and transit number.

**One final tip:** Before you head out on vacation, be sure to let us know when and where you're traveling by calling our Member Service Center at 888.336.2700 or by visiting your local branch. We will then be expecting to see out-of-state or unusual transactions on your cards and/or accounts, and we'll be able to keep an eye out for any curious activity.

PUBLISHED QUARTERLY FOR THE MEMBERS OF DFCU FINANCIAL.

Please send questions or comments to: Marketing Department, P.O. Box 6048, Dearborn, MI 48121-6048, or to [feedback@dfcufinancial.com](mailto:feedback@dfcufinancial.com).

» » » For a list of all DFCU Financial locations, please visit [dfcufinancial.com](http://dfcufinancial.com) » » »  
or call the Member Service Center at 888.336.2700.



N C U A

Your savings are federally insured to at least \$250,000 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.