



Personal Touch



Top Row (Left to Right): Peter H., David Q., Caryn P., Janell J., and David C. Bottom Row (left to right): Adele C., Sulma C., and Michelle F.

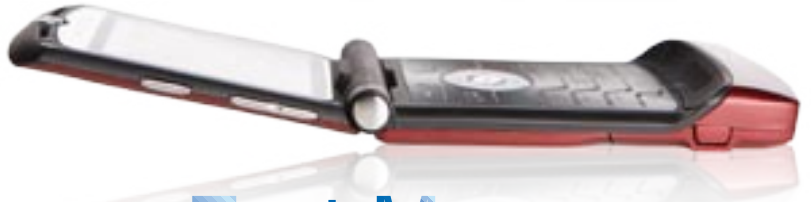
The Member Services Department at Downey Federal Credit Union does just that – provides exceptional personalized service to all our existing and potential members. When a member walks into Downey FCU, he or she can expect to be greeted and assisted by a friendly, smiling Member Services Representative (MSR).

Whether you want to open a new account for your child, renew your share certificate, open a new checking account, or start a Holiday Club account, our MSRs are there to help you with all your financial needs. Located in the Lobby of the Main Branch or at the Express Service Office at Downey Regional Medical Center, our MSRs are able to help answer your questions or concerns. To protect your account, we strive to maintain an individual relationship with each of our account holders.

As Downey FCU has grown, many members fear that the personalized service may not continue. The entire staff at Downey FCU embodies the belief that we are “Your Community Credit Union” by maintaining the superior service that has kept us in the Downey community for the last 51 years. Peter Hernández, Member Services Supervisor” states, “We keep the atmosphere in the credit union wholesome”. We believe in maintaining good relationships with all existing and potential members and want you to continue to “Count On Us Through All Stages Of Life.”

Member Appreciation Day

DFCU appreciates your membership and support. Please join us on **Thursday, October 16 from 11 am – 2 pm** for refreshments at either of our two branches.



Beware of Text Message Scams

As a cell phone user, you keep in contact daily with family and friends. But, fraudsters have found a way to scam unsuspecting cell phone users through text messaging, even claiming they represent Downey Federal Credit Union. Be wary of unsolicited messages you receive! The sender will urge you to call a number provided because your credit union account or credit card account has been closed to suspicious activity. These messages will ask you to provide your personal financial information.

PLEASE BE AWARE THAT DFCU WILL NEVER ASK YOU TO PROVIDE OR UPDATE THE FOLLOWING INFORMATION:

- Social Security Number
- Personal Identification Number
- Online Banking logon ID or password
- Credit or debit card numbers
- Member Number

Please delete any unsolicited text messages you receive and do not respond. Perpetrators can use Spyware 1 software in conjunction with their text message solicitation. Spyware software can be installed on your cell phone without your consent. It monitors or controls your user devices, such as Internet surfing, activating your speaker phone, taking pictures with your cell phone, copying your contacts or recording your keystrokes. These activities could lead to identity theft.

YOU CAN BE PROACTIVE IN PREVENTING TEXT MESSAGE SCAMS BY DOING THE FOLLOWING:

1. Have your cell phone company add a spam filter to your account
2. Be cautious when giving out your cell phone number
3. Do not respond to unsolicited text messages. Your response lets the sender know they have reached a working number.
4. Ask your wireless provider to remove unsolicited messages on your phone and delete the billing
5. Ask your cell phone provider to block text messaging services on your account.
6. Register your cell phone number on the National Do Not Call Registry at **1-888-382-1222**. Activation begins within 31 days and lasts for five years.

You can report unwanted text messages, particularly if they involve investment opportunities through the Federal Trade Commission at **1-877-382-4357**. Being forearmed is being forewarned.

TRAVEL NOTIFICATION

The Holiday season is approaching faster than we think. If you are planning a trip to another state or out of the country and want to take along your DFCU Visa® ATM/Debit or Visa® Credit Card, please contact us regarding your plans.



INSIDE

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Signature Loans

Imagine getting a new computer, a new set of skis and boots for the winter season, or a new cell phone? All of that is possible and affordable with DFCU's signature loan. With a low **9.0% APR***, you can borrow funds for the important things in life. Visit either branch or fill out an application online at www.downeyfcu.org for your 2008 wish list. All is possible at DFCU!

* All loans are subject to credit approval. Rates and terms are subject to change without notice. Other rates and terms are available.



Holiday Club

Holiday Season is just around the corner. If you did not start saving money in an account for Holiday gifts this year, now is the perfect time to start saving for next season. You can use payroll deduction or deposit money regularly into your Holiday Club Account so you don't need to use your credit card or dip into other savings. Distribution of your account will take place on **November 1**. Ask a Member Service Representative to help you open your Holiday Club Account.

Identity Theft

WORKSHOP ON OCTOBER 7

This workshop is a "must" for everyone! Learn how to avoid being a victim of identity theft, and how to handle your life if you do become a victim. Identity theft refers to crimes in which someone obtains and uses another person's personal identifying information to commit unlawful acts for financial gain. According to complaints filed with the Federal Trade Commission, identity theft is the number one complaint over the last five years, costing each victim approximately \$650.

To register for this beneficial workshop, please contact Kari Johnson at **562-862-8141 ext. 246**.

Holiday Closures

Downey Federal Credit Union will be closed on the following days:

Columbus Day

October 13

Thanksgiving

November 27 and 28

New Year's Day

January 1, 2009

Veterans' Day

November 11

Christmas

December 25

Happy Holidays from Your Credit Union!



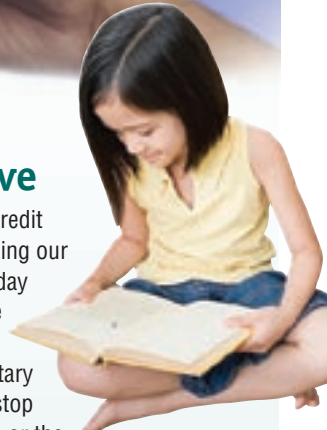
This newsletter is published quarterly by Downey Federal Credit Union (DFCU). Each member's deposits are insured up to \$350,000. The first \$100,000 of deposits are federally insured by the National Credit Union Administration (NCUA), a U.S. government agency. The next \$250,000 of deposits are privately insured by American Share Insurance (ASI). IRAs are separately insured up to \$350,000 by the same combination of insurers. Loans are issued in accordance with NCUA regulations, subject to credit approval. DFCU is an equal opportunity lender and makes loans without regard to race, color, religion, sex, handicap, family status or national origin. Dividends are based on the Credit Union's earnings at the end of a dividend period and thus cannot be guaranteed. Rates, yields, terms, conditions and services are subject to change after the account is opened. For more information, refer to your Truth-in-Savings disclosure or contact a Credit Union employee. The Credit Union may provide information about products and services available to members from other sources. However, it does not warrant, nor accept liability for the actions, products or services of others.

*APR = Annual Percentage Rate. APY = Annual Percentage Yield.



Serving the Downey
Community for 51 Years

Holiday Book Drive



Downey Federal Credit Union will be holding our Third Annual Holiday Book Drive for the children of Lewis and Ward Elementary Schools. Please stop by the Main Office or the Express Service Office at Downey Regional Medical Center anytime during the month of November with a new book for children ages 5-10. Look for the bins in our lobby for your contribution. Give the Gift of Reading!

Canned Food Drive

During the month of October, Downey Federal Credit Union will hold a canned food drive benefitting **PTA HELPS (Health, Education, and Local Pantry Service)**, a Downey Council PTA organization that provides much needed help to families in our community. Please bring in your canned goods and deposit them in the box located in the Main Branch and in the Express Service Office in the lobby of the Downey Regional Medical Center. Please bring in non-perishable items including canned fruits and vegetables, tuna fish, peanut butter, canned meat, canned meals, salad oil, spaghetti, non-cook items, and juices in cans. Your donation will greatly assist families who are unable to provide enough food for their family members, not just at the holiday, but all year round.

Making Your Life Easier

Downey Federal Credit Union offers you several convenient online features, including Home Branch, check re-orders, and loan applications. Access your account, 24/7 with Home Branch, where you can transfer funds, review your accounts, or make a Visa® payment. You can re-order your Liberty checks online and review new check designs. Or, you can apply for a loan and just click to submit your application hassle free to our loan department. Downey FCU's online services can help make your life easier.

Downey Federal Credit Union

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www.downeyfcu.org

OFFICE HOURS

9am – 4:30pm Monday – Friday

DRIVE-UP HOURS

8:30am – 5:30pm Monday, Wednesday – Friday
9:00am – 5:30pm Tuesday

ESO HOURS at Downey Regional Medical Center

7:15am – 3:30pm Monday, Wednesday, Friday
9:30am – 4:30pm Tuesday & Thursday



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