

DOWNEY FEDERAL CREDIT UNION

*Count On Us
Through All
Stages of Life*

Spotlight on The Lending Department

DFCU's Lending Department consists of dedicated staff, whose primary responsibility is to analyze member loan requests and offer options that best meet their needs.

Having more than 20 years of credit union experience, Aaron Cavazos has joined our team as Director of Lending. His depth of knowledge spans from real estate mortgage products to vehicle loans, unsecured loans and credit cards. Aaron and his staff look forward to working exclusively with the well-established membership of DFCU. Lending Associates, who are the core of our lending operation are: Anita Peña, Shelly Smith, Christine Bissuett, Marvin Grande, and Cesar Camacho.

Our staff strongly believes in the credit union philosophy of, "People Helping People". Aaron and the lending staff continue to enhance many of the loan products that have been previously offered at DFCU. These changes have enabled us to service the lending needs of our growing membership. Recent changes include lowering loan interest rates, extending terms, taking loan applications by phone, and expediting loan approvals.

Our number one goal is to meet the financial needs and demands of our members. By providing advantageous lending products at competitive rates, we are striving to exceed the expectations of our membership with financial options.

At Downey Federal Credit Union, we believe in top-quality service. When you enter the Lending Department, you will be greeted by one of our friendly and knowledgeable Lending Associates, and you can count on great personalized service.

Please visit the Loan Department located on the second floor of the main office for all your borrowing needs. As your Credit Union, you can continue to "Count On Us Through All Stages Of Life."



Lending Department Staff

Count On Downey Federal Credit Union

Your Credit Union is a financial institution you can count on! DFCU has been a mainstay in the community for more than 52 years, helping our members during prosperous and challenging economic times.

Doing our part to stimulate the economy, DFCU's newest lending campaign "Stretch Your Borrowing Dollars" will benefit all members. We have lowered loan interest rates and extended terms, giving members the opportunity to make the purchases they need while lowering their monthly costs. To expedite the loan application process, members can choose how they want to apply: 1) by phone, 2) in person, or 3) online. DFCU Loan Associates strive to answer any of your lending questions, while providing rapid loan decisions.

In addition to lowering our rates and extending terms, DFCU goes a step further in giving members the personalized service they deserve. Any member can expect to receive unparalleled assistance from a knowledgeable credit union staff member during a branch visit or on the phone. In addition, we offer a full array of financial services. From our savings and checking products to our loan products and online services, we have the right financial solution for you.

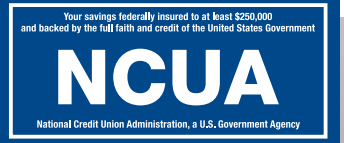
Please remember to "Count On Us Through all Stages Of Life" for all your financial needs. Please contact us at **562-862-8141** for personal attention.

Safe, Sound, and Secure

As a stable and secure financial institution, Downey Federal Credit Union is able to provide its members with deposit insurance of \$500,000 or more, based on your account structure.

The first \$250,000 of deposit insurance is provided by the NCUA, a U.S. Government Agency. However, due to the Credit Union's financial strength, we are able to provide an additional \$250,000 of insurance through American Share Insurance. Being able to ensure a "safe" environment for members' investments continues to reflect on you being able to "Count On Us."

DFCU maintains a solid financial foundation. Over the last 18 years, Bauer Financial Inc., the nation's largest independent bank rating service, has awarded Downey Federal Credit Union a five-star rating. The five-star rating is the highest rating a financial institution can achieve, and relates to superior financial performance. You can rest assured that all your funds are safe and secure at Downey Federal Credit Union.



DFCU's Worry- Free Visa® Credit Card

Downey Federal Credit Union has been looking out for your best interests for many years. Our Visa Credit Card has several benefits including a low interest rate of 13.2%, a 25-day grace period, no annual fee, and no cash advance fee. DFCU's Visa Credit Card can be used wherever Visa is accepted, and can certainly be your card of choice.

In May, President Obama signed the Credit CARD Act of 2009 to specifically protect consumers against predatory credit practices from financial institutions. With a Visa Credit Card from Downey Federal Credit Union, you do not have to worry about the credit practices you have been hearing about. Our hassle-free credit card has never had any trigger terms, tiered rates, or abrupt agreement changes.

If you do not have a Visa Credit Card, and would like to apply, please visit the main branch or call our Lending Department at **562-862-8141**, option 2. "Count On Us" to provide the financial solutions you need!

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Financial Education

In an ongoing effort to provide financial education to the community, Downey Federal Credit Union provides a few different avenues for learning -- presentations at organizational meetings and workshops.

Organizational Presentations

DFCU's Community Education and Development Representative can address your group's members on topics that include identity theft and financial scams, the credit union difference, and credit reports. Call Kari Johnson at **562-862-8141** ext. 246 to schedule a presentation and give your meeting a boost.

Financial Education Workshops

As part of our community education outreach, Downey Federal Credit Union is offering two more financial education classes this fall.

Surviving the Holidays - October 14 - learn how to recognize your values, organize your holiday shopping, and budget your spending.

How am I Going to Pay My Bills? - December 9 - discover how to create a budget, prioritize your spending, and set goals for better income management.

Reserve your seat today for these worthwhile financial education workshops. Please call Kari Johnson at 562-862-8141 ext. 246 for more details. Please be on the lookout for our 2010 schedule.



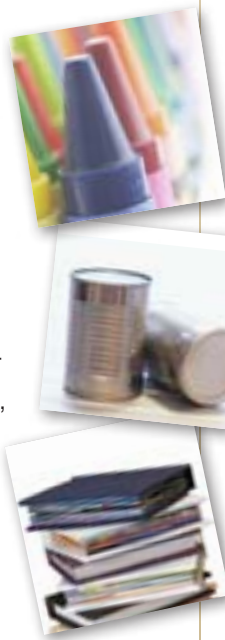
Community Involvement

Downey Federal Credit Union has the following activities planned for the fall of 2009. Please watch for signs at the Credit Union and contribute to these meaningful community causes.

Character Counts Week - Coloring contest for our adopt-a-schools - Ward and Lewis Elementary School. Children draw and portray their favorite pillar to win prizes. October 18 -24.

Thanksgiving Food Drive -Donations and food items collected for gift baskets to give to needy families in Downey. Make a donation at the teller window or contribute non-perishable food items such as canned cranberry sauce, stuffing mix, green beans, and corn. Watch for signs in the Main Branch and ESO starting October 5 - November 6, 2009.

Holiday Literacy Drive -Support local schools with a monetary donation or books for children ages 5-10 whose parents may not be able to purchase books. Look for details at the Main Branch and ESO starting November 9 - December 10, 2009.



Holiday Closures

- Columbus Day** • October 12
- Veteran's Day** • November 11
- Thanksgiving** • November 26 and 27
- Christmas Eve** • December 24 (close at 12 Noon)
- Christmas Day** • December 25
- New Year's Eve** • December 31, 2009 (close at 12 Noon)
- New Year's Day** • January 1, 2010



**The Credit Union wishes
you and your family a Happy
Holiday Season.**

This newsletter is published quarterly by Downey Federal Credit Union (DFCU). Each member's deposits are insured up to \$500,000. The first \$250,000 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 \$500,000 by the same combination of insurers. Loans are issued in accordance with NCUA regulations, and are 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.



Beware of Scams

As the economy has changed over the last few months, there are more incidents of attempted fraud. The latest scams involve text messages on your cell phone, and are called "smishing". Beware of these unsolicited messages. They typically read, "There is unusual activity on your debit card. Please call us immediately at (888)XXX-1234." When you dial the number or text them back, they will ask for your debit card number and other information. **Please do not respond to these messages. Erase them.** They are merely an attempt to capture your personal information for criminal purposes. Downey Federal Credit Union will NEVER ask for your personal information via text message, email, or phone. If in doubt, please call DFCU directly at **562-862-8141** to see if your account has been compromised.

Other instances of fraud include emails and home or office phone calls that may appear to come from legitimate businesses. To avoid becoming a victim of the newest scams, please safeguard your account:

- Refrain from giving out your confidential account information over the phone, or in email or text messages.
- Do not click on a link in a suspicious email. Confirm the address of the web site you are accessing as you may be re-directed to a fraudulent web site.
- Verify that the phone number indicated in any "so-called Credit Union" message is the actual phone number of the credit union .
- Monitor your account activity and call the Credit Union if you become a victim of this type of fraud.

Please avoid giving out your confidential information to any caller. Identity theft scams are on the rise, and we want you to remain safe. Please visit the branch or contact us at **562-862-8141** if you have any questions.

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 - 3:15pm Monday, Wednesday, Friday
9:30am - 4:30pm Tuesday and Thursday

