

Round Up a Low-Cost Loan (or Two) from Downey FCU!

Apply Today and You
Could Win a Big \$100 BBQ
Dinner! Hurry! Offer Ends Soon.**



Auto Loans as Low as

2.99%
APR*

Debt Consolidation
Loans as Low as

7.49%
APR*

DOWNEY
FEDERAL
CREDIT
UNION



*Annual Percentage Rate. Advertised rates are the lowest available and reflect a 0.50% APR discount with payroll deduction or automatic transfer from your DFCU account. Other rates and terms are also available. Rates may change without notice. All loans are subject to credit approval. **See www.downeyfcu.org for raffle details.





*Count On Us
Through All
Stages Of Life*

Guidelines for the Consolidation Loan “Round Up Your Debt” Raffle Prize

Membership

Existing members of Downey Federal Credit Union who are at least 18 years of age may participate in the Loan Consolidation Program. Membership in Downey FCU is open to all community members who live, work, worship or attend school in Downey.

Eligibility:

To qualify for the raffle, entrants must be at least 18 years old and be in good standing with the credit union at the time of the raffle drawing. To qualify as a member in good standing, a person must have an open DFCU savings account with a balance of \$25.00 or more. Any member who takes out any type of new loan by December 31, 2010 is eligible to enter the raffle.

Promotion Period

The loan consolidation program runs from September 30, 2010 through December 31, 2010. The drawing for the \$100 restaurant gift card (Lucille’s Smokehouse Bar-B-Que) will be held on January 3, 2011, and the winner notified by January 5, 2011.

How to Enter:

DFCU members who receive a new loan during the promotion are automatically entered to win the \$100 gift card. Members may also enter the raffle drawing for the \$100 restaurant gift card by hand-printing the words “**Consolidation Loan Raffle Prize**” and their full name, address, daytime phone number (including area code) and date on a 3” x 5” index card and dropping it off at the branch or mailing it to: **Marketing Dep’t., Downey Federal Credit Union, P.O. Box 4639, Downey, CA 90241-1639**. All entries must be turned in to DFCU no later than 4:30 pm on Thursday, December 30, 2010. The Credit Union is not responsible for lost, incomplete, misdirected, damaged or illegible entries. Mechanically reproduced entries will not be accepted. Alternate entries are limited to one per person. Once submitted, all entries become the property of DFCU and none will be returned. The Credit Union estimates the odds of winning are approximately 1 in 500. However, actual odds of winning will depend upon the number of entries received over the course of the promotion.

Selection of Winner

From all eligible members, one member will be chosen as the winner on January 3, 2011. The winner will be contacted via phone or email before January 5, 2011 to pick up his/her prize. Winner does not need to be present at the time of the drawing. The winner agrees to allow the credit union to use their name, likeness and city of residence for advertising and promotional purposes without additional compensation except where prohibited by law. DFCU will make its best effort to contact the winner. An alternate winner will be chosen if the original winner cannot be contacted.

