

Fourth Quarter 2010

Count On Us Through All Stages Of Life

Vehicle Protection for Downey FCU

DFCU is now offering two new types of safety programs for your new and used vehicle purchase called MBP and GAP. Both programs are designed to protect your investment, and save you time, money and expense.

Mechanical Breakdown Protection

Mechanical Breakdown Protection, or MBP, is also known as Extended Warranty. MBP reduces the possibility of out-of-pocket expenses due to a mechanical failure. During the life of a vehicle, one in three owners typically experiences mechanical failure in any given year. After the manufacturer's warranty expires, you have NO protection from unexpected repair bills which can amount to thousands of dollars. MBP can help save you money and worries.

Here are the benefits of MBP:

- Nationwide Protection anywhere in the U.S. and Canada – Repair facility can be anywhere
- After you receive your authorization number, you can rest easy.
- 24-hour roadside assistance provides towing, battery assistance, emergency tire service, gasoline and fluid delivery, and much more
- Rental vehicle assistance
- Tire hazard protection
- Trip interruption
- Transferable coverage

This protection is important today with so many vehicles on the road. Safeguard yourself and your family with this program. Having MBP will be well worth the investment for your peace of mind and your wallet.

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What's Happening at DFCU Low-Cost Loans Lead the Way!

Downey Federal Credit Union's loan rates are out of this world! We offer vehicle rates as low as **2.99% APR*** for model years 2009 to present, used vehicle rates as low as **4.85% APR** and personal loans as low as **7.49% APR***. You can use your personal loan to pay for school/tuition expenses, consolidate high-interest debt from other financial institutions, purchase a new computer for home or office, or do minor home repairs. You decide how to spend your funds.



Don't wait! Apply online, in person or by phone. Stop by our Main Branch or at the Express Service Office, located in Downey Regional Medical Center.

* APR=Annual Percentage Rate. Advertised rate is lowest available, and reflects a .50% discount with payroll deduction or automatic transfer from your DFCU account. Other rates and terms are available. Rates may change without notice. All loans subject to credit approval.

Membership Drive

We love having members just like you! So, we are asking you to refer friends and family to open an account at DFCU, and take advantage of all the benefits we offer.

Here are a few good reasons to refer someone to DFCU:

- Incomparable personalized service
- Low-cost vehicle loans, credit cards, home loans and more
- Competitive saving and investment rates
- A wide array of affordable financial products to improve your life.



Gilbert Alatorre
Our first winner of \$100 in the New Member Raffle



Jorge Cervantes
Our second winner of \$100 in the New Member Raffle

When you refer a friend or family member who becomes a new DFCU member, you will receive \$10.00 for each new member*. Your newly referred member is automatically entered into a raffle drawing for \$100.00**. Plus, you and your referred new members are entered into a raffle drawing for a new cruiser bicycle. Drawing will take place in early December. DFCU is *By Your Side for All Financial Milestones!*

* Referrals must meet eligibility requirements for membership—live, work, worship or attend school in Downey.

** There must be 30 new members for a \$100 raffle drawing to occur.

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Member Appreciation Day

LOCAL. TRUSTED. SERVING YOU.™

Join us for refreshments on
Thursday, October 21 from 11 am – 2 pm
to celebrate, you, our member.

Member Appreciation Day “Heart”

In honor of Member Appreciation Day, we’re holding a fundraiser for the American Heart Association’s Go Red for Women Movement.

While you’re visiting Downey FCU, please donate to the AHA to support Go Red for Women. Donation proceeds will fund medical research, awareness, education and community programs to help women live longer, stronger, heart-healthy lives. Thank you for your support!

Feel the FREEdom of a DFCU Checking Account!

Celebrate Your Financial Liberty with a Downey Federal Credit Union Checking Account! You have freedom from monthly fees or minimum balance requirements, hidden fees, and access to over 28,000 CO-OP® ATMs nationwide fee-free!

Make the switch to a DFCU Checking Account by December 15, 2010 at either DFCU branch. You will be entered in a raffle drawing for a Netbook computer. Visit our website at www.downeyfcu.org for complete raffle guidelines.



Start Feeling the Freedom today!

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www.downeyfcu.org

OFFICE HOURS

9:00am - 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

NCUA

Your savings 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

ASI American
Share
Insurance
Insured up to \$250,000
in additional coverage

**EQUAL HOUSING
LENDER**

HOLIDAY CLOSURES

Columbus Day

October 11, 2010

Veteran’s Day

November 11, 2010

Thanksgiving

November 25, 2010

November 26, 2010

Christmas Eve

December 24, 2010*

New Year’s Eve

December 31, 2010*

**Downey Federal
Credit Union Wishes
You a Happy and
Safe Holiday Season!**

* Check for exact closing time in the branch, on the Internet or by phone.

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GAP

Another essential program is Guaranteed Asset Protection (GAP). If your vehicle is totaled in an accident or stolen and not recovered, you could face a Financial Risk that your normal vehicle insurance may not cover.

You insurance company may only pay the cash value of your vehicle at the time of the accident or the theft. Your remaining loan balance could be much greater than the cash value of your vehicle, leaving you with a deficiency of SEVERAL THOUSAND DOLLARS as a liability! Here’s how GAP can help you*

A Typical Example of GAP*

Vehicle’s Original Purchase price	\$25,000
Accident or Theft without recovery within the first year of purchase	
Loan balance after one year	\$20,000
Insurance settlement covering vehicle’s current value	\$16,000
Your lost investment without GAP	
Your remaining unpaid balance	\$4,000
GAP pays the following towards financing a replacement vehicle	
GAP pays the difference	\$4,000
GAP Advantage also pays	\$1,000
Total GAP benefits	\$5,000
Your Out-of-Pocket Expenses for Loss	\$0

Here are the major benefits of GAP:

- Program can be purchased for a one-time low cost at the same time the vehicle is financed.
- Coverage takes place immediately upon loan dispersal.
- GAP Advantage pays an additional \$1,000 towards a new loan for a replacement vehicle.
- Examine your GAP policy for 60 days. If not satisfied, you receive a full refund of any premium.
- Maximum amount GAP will pay is \$50,000 and maximum loan term is 84 months.

Ask your Loan Representative about details and qualifications of GAP Advantage.

* This is merely an example and not an actual case.



**Daylight Savings
Time Ends on
Sunday, November 7
at 2:00 am**