



2002 Annual Membership Meeting

The 2002 Annual Membership Meeting has been scheduled for May 2, 2002. It will be held at the North 6th office with registration beginning at 6:30 pm and call to order at 7:00 pm. When there is only one nominee for each position to be filled, elections will not be conducted by ballot and there will be no nominations from the floor.

Resumes are being accepted for two positions on the Board of Directors.

Resumes must be received by the Nominating Committee by February 1, 2002. Resumes must be accompanied by a signed certificate stating you will accept the office if elected. Basic qualification requirements are as follows:

- Be a member in good standing of the credit union.
- Have the ability and desire to attend all regular and special meetings of the board of directors and at least one educational and planning program each year. Have the ability to take and handle criticism for making necessary but unpopular decisions.
- Have an open mind, the ability to use sound judgment, a willingness to accept responsibility and the ability to make group decisions with fellow board members.

NOMINATIONS MADE BY PETITION REQUIRE THE FOLLOWING:

- Petitions must be signed by 1% of the membership, approximately 150 members
- Petitions must be accompanied by a signed certificate stating the nominee agrees to being nominated and will accept office if elected.
- Petitions must be accompanied by a list of qualifications and biographical information to include:
 - A. Current occupation
 - B. Education
 - E. Qualifications
 - D. Number of years a DFCU member

Mail Resumes to:
Dyess Federal Credit Union
Nominating Committee
P.O. Box 631
Abilene, Texas 79604-0631

Nominations made by petition must be received by March 22, 2002.

Voting will be done by mail ballots and voting instructions will be included on them. Eligible voters are primary account owners, 15 years of age and over, in good standing of the credit union.



AMERICA'S
CREDIT UNIONS™

Where people are worth more than money.™

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Member Services

Dyess Federal Credit Union Board of Directors

Gerald Garrett.....Chairman
 Billy Cadwell.....Vice Chairman
 Jay Swonger.....Secretary/Treasurer
 Gene Hackman.....Director
 Louis Zientek.....Director
 Keith Carpenter.....Director
 Jim McDonald.....Director

Dyess Federal Credit Union Supervisory Committee

Elijah Freeman.....Chairman
 Scott Kemp.....Secretary
 Bob Sayer.....Committee Member



Dyess Federal Credit Union

Peggie Baldwin.....CEO/President

Christmas Club Account

Looking to start saving for Christmas 2002? You can open your Christmas Club Account as late as Jan. 31, 2002. Call or stop by and speak to new accounts.

Get a Loan - 24 Hours A Day!!

DFCU is pleased to debut its newest member-convenience service - Personalized lending assistance 24 hours a day, 7 days a week. When you are seeking immediate financing for auto or personal loans from DFCU, you can now call our 24-hour loan line for fast approvals and processing over the phone. Simply call **1-866-292-7675** for your loan in an instant.



A home is an investment in YOUR future.
 Mortgage Loans
 Home Equity Loans
 Home Improvement Loans
 Call Bonita for information - 676-2200



Got
yours?



Internet Banking is Here

Many new services available for you!
 • ONLINE BILL PAYMENT • E-STATEMENTS
 • ONLINE APPLICATIONS • CROSS ACCOUNT TRANSFERS • ONLINE CHECK REORDERING
 Call today for information on how to sign up for this awesome new product!
 1 (915) 676-2200

HOLIDAY CLOSINGS

New Years Day.....Tuesday, Jan. 1st
 Martin Luther King, Jr. Day....Monday, Jan. 21st
 President's Day.....Monday, Feb. 18th
 Memorial Day.....Monday, May 27th
 Independence Day.....Thursday, July 4th

If a holiday falls on a Friday or Monday the drive-thru at the downtown office will be closed on Saturday also.



Be ready for the
Holidays. Have your
ATM and/or debit
card in hand.



Your Savings
At The Credit Union
Are Federally Insured To
\$100,000

BASE OFFICE
341 Ave C
 Lobby Hours:
 Monday - Friday
 8:30 am - 4:00 pm
 Drive Thru Hours:
 Monday - Friday
 8:00 am - 5:00 pm
 BASE OFFICE &
 DRIVE THRU
 CLOSED ON
 SATURDAY

DOWNTOWN OFFICE
3661 North 6th
 Lobby Hours:
 Monday - Friday
 9:00 am - 5:30 pm
LOBBY CLOSED ON SATURDAY
 Drive Thru:
 Monday-Friday
 7:30 am - 5:30 pm
 Saturday
 8:30 am - 1:00 pm

MAIN SWITCHBOARD
 Monday - Friday
 8:30 am - 5:00 pm
 (915) 676-2200 - local
 (800) 535-2157 - Long distance
 Delinquency office (915) 676-0360
 Member Research (915) 672-1907
 Fax (Base office) (915) 692-9571
 Fax (Downtown Office) (915) 673-0069
 MaeBell (915) 673-1228
 MaeBell (long distance) (800) 231-3328

MAILING ADDRESS
 Dyess Federal Credit Union
 P.O. Box 631
 Abilene, Texas 79604-0631

INTERNET ADDRESS
www.dyessfcu.com

E-MAIL ADDRESS
cumain@dyessfcu.com