



Dyess Federal Credit Union

Semi-Annual Member Newsletter
December 2004

Announcing our 2005 Loan Specials!

1. Apply for a **SIGNATURE LOAN** from **January 1 – February 15** to help pay off those holiday bills and delay your first payment for **60** days.
2. When you **refinance** and “park your vehicle with Dyess FCU” between **February 15 – March 31**, we will pay you \$200.00. (New money only; no refinancing of current DFCU loan.)
3. Apply for a **HOME EQUITY LOAN** from **April 1 – June 30** at Dyess FCU and we will pay your closing costs.
4. Apply for a **RECREATIONAL VEHICLE LOAN** from **April 1 – June 30** and receive a **.50 % APR** discount off your qualified rate **and** delay your first payment for **50** days.
5. **SKIP – A – PAYMENT** on your loan(s) from **July 1 - 31**. (Does not include any mortgage loans or credit card payments). (Accounts must be in good standing).

INTERNET BANKING

Many services available for you!

- ONLINE BILL PAYMENT •
- E-STATEMENTS •
- ONLINE APPLICATIONS •
- CROSS ACCOUNT TRANSFERS •
- ONLINE CHECK REORDERING •

Mortgage Loans/Home Equity Loans

Home Improvement Loans

Many services available for you!

Call Bonita – 672-2012 -- today!



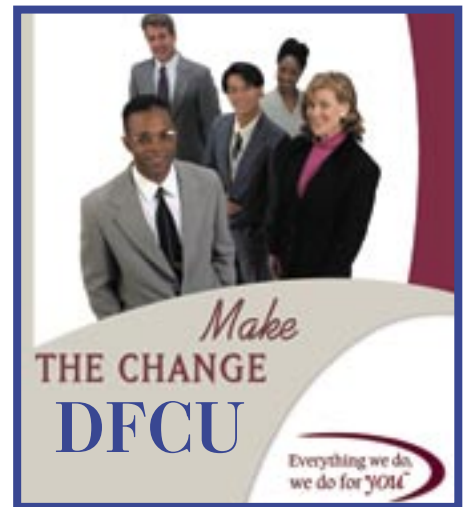
GET A LOAN—24 HOURS A DAY!

****Personalized lending assistance 24 hours a day, 7 days a week**** When you are seeking immediate financing for auto or personal loans from DFCU, call our 24-hour loan line for fast approvals and processing. Simply call **1-866-292-7675** for your next loan!

What is a Credit Union?

A credit union is a non-profit financial cooperative designed to promote savings and provide credit at a reasonable cost to its members. Dyess Federal Credit Union is a full-service financial institution offering the same services as most large banks. We remain focused on our mission of people helping people.

You can become a member-owner of Dyess Federal Credit Union if you live, work, worship, or attend school in Taylor, Fisher, Jones, Shackelford, Nolan, Callahan, Eastland, Coleman, Runnels or Coke counties.



Check 21 went into effect October 28, 2004. This new law streamlines the traditional check processing system that has been in use for years. As a result, your checks could clear a lot more quickly. At the same time, fewer individuals will come into contact with your original check, greatly reducing the potential exposure to identity theft.

Overdraft Privilege is available for qualified members of Dyess FCU.

Here are a few tips on how to avoid overdraft and/or non-sufficient funds fees:

- Keep track of how much money is in your account by recording checks and other transactions in your check register, along with any fees that might have occurred, on a consistent basis.
- Pay special attention to electronic transactions like your ATM withdrawals, Debit Card purchases, any online purchases or any automatic bill payments that you have set-up . . . insurance, utility bills, loans, etc. Record them promptly in your check register.
- Keep track of your account balance. Remember that the balance the Credit Union shows may reflect checks that haven't cleared yet. Always go by your check register balance. You can get account information by calling our automated phone system, MaeBell, or if you have internet access, sign up for Home Banking and you can check your account online at any time.
- Review your account statements monthly.
- If you do have an error and an overdraft occurs, make a deposit as soon as possible to avoid any additional fees or overdrafts.

2005 Annual Membership Meeting

The 2005 Annual Membership Meeting has been scheduled for Tuesday, May 3, 2005. It will be held at our 3661 North 6th Street office, Abilene TX 79603 with registration beginning at 6:30pm and call to order at 7:00pm. 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 Friday, February 04, 2005. Resumes must be accompanied by a signed certificate stating you will accept the office if elected and you agree with the vote tally being read aloud at the meeting. 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:

Nominations made by petition must be received no later than Wednesday, March 23, 2005.

- Petitions must be signed by 1% of the membership, approximately 130 members.
- Petitions must be accompanied by a signed certificate stating the nominee agrees to being nominated, will accept office if elected and agrees with the vote tally being read aloud at the meeting.

Resumes and Petitions must be accompanied by a list of qualifications and biographical information to include:

- A. Current occupation
- B. Education
- C. Qualifications
- D. Number of years a DFCU member

**Mail Resumes and/or Petitions to:
Dyess Federal Credit Union
Nominating Committee
P.O. Box 631
Abilene, TX 79604-0631**

VOTING PROCEDURES:

- A. Absentee ballot—DFCU must receive an official **ballot request** no later than **March 23, 2005**.
Absentee ballots must be received by the DFCU Supervisory Committee no later than **April 28, 2005**.
- B. In- person—ballots will be available upon registration the night of the Annual meeting.
Eligible voters are primary account owners, 15 years of age and older, in good standing of the Credit Union.

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To request an absentee ballot, fill in the coupon below and mail to:
Dyess FCU, P O Box 631, Abilene TX 79604-0631

NAME _____ ACCOUNT NUMBER _____
ADDRESS _____ CITY _____ STATE _____ ZIP _____
SIGNATURE _____

All requests must be received by Wednesday, March 23, 2005. All requests will be eligible for a \$50.00 prize drawing with the exception of employees and officials of Dyess FCU.

Check out "TURBO TAX FOR THE WEB" on Dyess FCU's website when it's time to do your 2004 income taxes. Available in mid-January 2005.

www.dyessfcu.org

HOLIDAY CLOSINGS_2005

Martin Luther King, Jr. Day.....Monday, Jan. 17th
 Presidents Day.....Monday, Feb. 21st
 Memorial Day..... Monday, May 30th
 Independence Day.....Monday, July 4th

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



Be ready for the holidays!

Have your ATM and/or Visa debit card in hand.

Christmas Club Account

Looking to start saving for Christmas 2005? You can open your Christmas Club Account as late as Jan. 31, 2005. Visit our New Accounts Department.

Dyess Federal Credit Union Board of Directors:

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

Dyess Federal Credit Union Supervisory Committee

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

Dyess Federal Credit Union

Peggie Baldwin.....President/CEO

BASE OFFICE

341 Ave C
 Lobby Hours: Monday – Friday
 8:30 am – 5:00 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 – 6:00 pm
 Saturday: 8:30 am – 1:00 pm

MAILING ADDRESS

Dyess Federal Credit Union
 P.O. Box 631
 Abilene TX 79604-0631
www.dyessfcu.org
cu@dyessfcu.com

MAIN SWITCHBOARD

Monday-Friday: 8:30 am – 5:00 pm
 Local (325) 676-2200
 Long distance (800) 535-2157
 Delinquency office (325) 676-0360
 Member Research (325) 672-1907
 Fax (Base Office) (325) 692-9571
 Fax (Downtown Office) (325) 673-0069
 Maebell (325) 673-1228
 Maebell (long distance) (800) 231-3328