



Dyess Federal Credit Union

Semi-Annual Member Newsletter
June 2005

Announcing more 2005 Loan Specials!

1. July 1- July 31, ***Skip a Loan Payment*** for credit union loans and credit cards! (Does not include mortgage payments and member must be in good standing.)
2. August 2005, announcing the **“Family Master Card.”** Program allows family members to have separate credit cards and personal limits. Limits and payment methods are very flexible to accommodate the needs of all card holders.
3. **August 1 - August 31**, Get pre-approved for an auto loan and receive \$25. When the loan comes back to DFCU for processing, receive another \$75!
4. **“Reap the Rewards”** of membership! From September 1 - October 31, 2005 you can save up to .75% on any new or used car loan!
5. In honor of your credit union’s 50th anniversary, for the month of September 2005 our **MasterCard** program will offer an introductory rate of just **5%** for the first 6 months!
6. From November 1 - December 31, members can receive a 1% APR discount off of their qualified signature rate for a 12 month Christmas loan!
7. December 1- December 31, ***Skip a Loan Payment*** for credit union loans and credit cards! (Does not include mortgage payments and member must be in good standing.)

With all of these member specials...



Everything we do,
we do for **you™**

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 were you thinking?

What do you really think when you see the rates your credit union offers on their credit cards? "Why would I want to pay that rate when I can get better offers in the mail?" Have you ever really compared the offers? We believe there is no comparison; what you see is what you get! Why make such a simple thing so confusing and complicated? We agree there is not much to our cards, thank goodness. Therefore, we are able to maintain solid interest rates, no default rates, no preferred pricing and no cash advance rates. Compare the cards below!

DFCU CARD

SAMPLE CARD 1

SAMPLE CARD 2

Standard Annual Percentage Rate (APR) for Purchases or Balance Transfers/Cash Advances for MasterCard Classic Accounts:	9.9%
Standard Annual Percentage Rate (APR) for Purchases or Balance Transfers/Cash Advances for MasterCard Gold Accounts:	9.9%
Standard Annual Percentage Rate (APR) for Purchases or Balance Transfers/Cash Advances for MasterCard Platinum Accounts:	8.9%
Grace Period for Repayments of balances for purchases	You have not less than 25 days to repay your balance for purchases before a FINANCE CHARGE will be imposed.
Method for computing the Balance for Purchases:	Average Daily Balance (including new purchases): \$18.00 minimum OR 3% of principal balance.
Annual Fee:	None
Transaction Fee for Purchases:	None
Balance Transfer Fee:	None
Returned Check Fee:	\$25.00
Late Payment Fee:	\$10.00
Over-the-Limit Fee:	\$10.00

Annual Percentage Rate (APR) for Purchases	0% until the last day of the billing period ending during xxxxxxxx 2005; then the standard APR, an estimated rate between 7.99% and 16.99% (see Variable Rate Information)
Other APRs	Balance Transfers: 0% until the last day of the billing period ending during xxxxxx 2005; then the standard APR for purchases Default Rate: 19.99% or 24.99% Cash Advances: xxxxxx Platinum Card: 20.99%; xxxxxx Classic Card: 22.99%
Variable Rate Information	Your standard APR for purchases may vary and is determined monthly by adding an amount between 2.74% and 11.74% to the Prime Rate ¹ .
Grace Period for Repayment of the Balance of Purchases	At least 25 days when you pay your balance in full each month
Method of Computing the Balance for Purchases	Two-cycle Average Daily Balance (including new purchases)
Annual Fee: NONE	Minimum Finance Charge: \$.50

Annual Percentage Rate (APR) for Purchases²	Preferred Pricing: ¹ 10.24% for Elite Pricing, or 14.24% for Premium Pricing, or 20.24% for Standard Pricing from account opening.
Other APRs²	Preferred Pricing-Balance Transfers/Balance Transfer Checks: ¹ For Elite Pricing and Premium Pricing, fixed 0.00% introductory rate for 12 months from account opening. ¹ Thereafter, 10.24% for Elite Pricing, or 14.24% for Premium Pricing. Fixed 0.00% introductory rate for 3 months from account opening for Standard Pricing. ¹ Thereafter, 20.24%. Cash Advances/Cash Advance Checks: 21.24% for Elite or Premium Pricing, or 23.99% for Standard Pricing. Non-Preferred Pricing/Default APR - For All Balances: Up to 29.24%. Overdraft Advances: Fixed 13.99% (not available in some states).
Variable Rate Information²	Your APR may vary. Preferred Pricing-Purchases and Balance Transfers/Balance Transfer Checks: ¹ For all purchases from account opening, and for both outstanding and new balance transfers after the introductory period for accounts with Elite Pricing, the rate is determined monthly by adding 4.99% (or 8.99% for accounts with Premium Pricing, or 14.99% for accounts with Standard Pricing) to the Prime Rate. ³ Cash Advances/Cash Advance Checks: The rate is determined monthly by adding 15.99% to the Prime Rate (not less than 19.99% for accounts with Elite and Premium Pricing, or not less than 23.99% for accounts with Standard Pricing). ³ Non-Preferred Pricing/Default APR - For All Balances: The rate is determined monthly and is up to the Prime Rate plus 23.99%. ³
Grace Period for Repayment of the Balance for Purchases	Not less than 20 days
Method of Computing the Balance for Purchases	For billing cycles ending on or before February 28, 2005: Average Daily Balance (including new purchases) For billing cycles ending on or after March 1, 2005: Two Cycle Average Daily Balance (including new purchases)
Annual Fee	None
Minimum Finance Charge for Purchases	\$1.00 (if a finance charge is imposed)
Transactions In Foreign Currency	For billing cycles ending on or before March 31, 2005: 2% of the converted transaction amount. For billing cycles ending on or after April 1, 2005: 3% of the converted transaction amount.

BALANCE TRANSFER TRANSACTION FEE:
3% for each balance transfer made under this offer, with a minimum of \$5 and a maximum of \$50.
CASH ADVANCE TRANSACTION FEE:
3% for each cash advance, with a minimum of \$5 and no maximum.
LATE FEES:
\$15 on balances up to \$100, \$29 on balances of \$100 up to \$1,000, \$35 on balances of \$1,000 and greater.
OVERLIMIT FEE:
\$15 on balances \$1,000 or less, \$35 on balances greater than \$1,000.
DEFAULT RATE:
If you are late making a payment, any introductory/special rates terminate and the standard purchase APR will apply to purchases and balance transfers. If you fail twice to make a required payment when due or if you exceed your account credit limit twice, your purchase APR will be increased to 19.99%. If you fail 3 times to make a required payment when due or if you exceed your account credit limit 3 times, your purchase APR and cash advance APR will be increased to 24.99%.

Transaction Fee for Cash Advances/Cash Advance Checks: 3% of each transaction (\$10 minimum)
Transaction Fee for Balance Transfers/Balance Transfer Checks: No fee for balance transfers made during the introductory period. Thereafter, 3%, \$5 minimum, \$75 maximum per transaction unless otherwise disclosed to you in writing.
Late Payment Fee/Late Fee: \$15 for a Balance up to, but not including \$250.00, \$39 for a Balance of \$250.00 or greater ("Balance" means Previous Balance on statement that shows the late fee); and \$39 when Non-Preferred/Default APR rate is in effect on monthly statement. **Overlimit Fee:** \$35.

The information about the costs of the Card described in this application is accurate as of 07/04. This information may change after that date. To find out what may have changed, call 800-535-2157 or write to Dyess Federal Credit Union at P. O. Box 631, Abilene, TX 79604.

Mark your calendars now!

Dyess Federal Credit Union

will celebrate its

50th Anniversary

with an Open-House

December 7th, 2005 from 10:30 - 2:00

Ribbon-Cutting at 11:00

Join us for food, drinks and door-prizes!

DFCU Privacy Policy Statement

Our credit union is committed to making available financial products and services that will enable you to meet your financial needs and reach your financial goals. Protecting personal information and using it in a manner consistent with your expectations is a high priority for everyone associated with our credit union.

As a member of our credit union, you also have a responsibility to safeguard your financial information. To ensure that you can rely upon the quality of products and services we make available, our credit union stands behind the following privacy policy:

It is the policy of our credit union to respect the privacy of our members and to protect the security and confidentiality of our members' nonpublic personal information. Our credit union will collect only the personal information that is necessary to conduct your business. That means just what is necessary to provide competitive financial products and services—no more.

It is the practice and procedure of our credit union to give information on member accounts only to the primary and joint account owners, unless written permission is given otherwise. This practice and procedure is the same and continues for those who cease to be our members.

Our credit union will protect your personal information. Our credit union will maintain strong security controls to ensure that member information in our files and computers is protected. Where appropriate, we will use security coding techniques to protect against unauthorized access to personal records, ensure accuracy and integrity of communications and transactions and protect member confidentiality.

It is the practice and procedure of our credit union to obtain only nonpublic personal information from our members necessary to open an account or apply for a loan. Examples in this regard are information provided on membership applications and/or credit applications.

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

You will have access to your information. As a member of our credit union, you will have the opportunity to review your information and make necessary changes to ensure that our records are complete and accurate.

It is the practice and procedure of our credit union to only disclose nonpublic personal information to nonaffiliated third parties who are necessary to the services we provide. We fully expect the service providers we contract with to also use strict confidentiality. We do not disclose any nonpublic personal information about our members and former members to anyone, except as permitted by law.

Our credit union will only share information when absolutely necessary. We will only share information to administer the products and services we provide, when required to do so by the government.



(NAPS) - Using services offered by your local credit union can help your family's bottom-line. Benefits of being a member of a credit union include:

1. Credit unions generally require a smaller minimum balance to open an account.



Credit Unions are a convenient way for families to make their money go further.

2. Credit unions pay about half a percentage point higher interest than other institutions.
3. Americans pay an average of \$228 each year to maintain regular checking accounts; many credit unions offer low- or no fee checking.
4. Interest rates on credit union auto loans average 1.55 percent lower than bank loans.
5. Credit unions are member-owned institutions, so you're entitled to vote on decisions that affect your credit union's future.
6. The federal government insures credit union accounts for up to \$100,000 the same as at any bank.
7. Once you join a credit union, you can always be a member, even if you move away or change jobs. You are likely already eligible to join a credit union, so ask your neighbors, coworkers and family members. For more information about credit unions, go to:

www.nafcu.org

INTERNET BANKING

Many services available for you!

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

HOLIDAY CLOSINGS_2005

Labor DayMonday, Sept. 5th
 Columbus DayMonday, Oct. 10th
 Veterans DayFriday, Nov 11th
 Thanksgiving DayThursday, Nov 24th
 Christmas Day.....Monday, Dec. 26th
 New Years Day.....Monday, Jan. 2nd

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

Mortgage Loans/Home Equity Loans

Home Improvement Loans

Many services available for you!

Call Bonita – 672-2012 -- today!



**Be ready for
summer!**

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

**“MasterCard
Family Account”**
coming in August, 2005!
Call for details!

Dyess Federal Credit Union Board of Directors:

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

Dyess Federal Credit Union Supervisory Committee

Scott Kemp.....Chairman
 Donna Biddle.....Secretary
 Carl Johnson.....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