



HOT SPOTS



Celebrate Our 83rd Anniversary

Take 0.83% off your rate

**New and Used Vehicle loan rates as low
as...**

1.40% APR*

As low as 1.16% interest rate



**Plus 90 days no payments and up to 84 month terms
Hurry offer ends July 31st!**

*APR = Annual Percentage Rate. Rate based on creditworthiness and other factors. Offer does not apply to loans currently financed with credit union. Interest will accrue during the 90-day period. Offers subject to change at any time. Promotional period: 6/1/18 - 7/31/18. As low as 1.40% APR based on a qualified vehicle with an up to 36 month term based on a loan amount of \$20,000. For a \$20,000 new car loan for a term of 84 months with a 2.57% APR, the monthly payment will be \$261.53. Other rates and terms available. Annual Percentage Rate can vary based on rate, term and loan amount. Offer only valid for qualified vehicles (8-model years or newer and/or 100,000 miles or less). \$75 document processing fee applies on all loans. Loans must close by July 31, 2018. Offer may end at any time. For complete details, contact the credit union.

visit the website

www.dffcu.org

Summer 2018

Backup of sewer and drains... Will your homeowners insurance cover this?



Spring and fall tend to be our wettest seasons making our homes most susceptible to the backup of sewer or drain lines. While these events don't occur often, when they do, the problem can be a small disaster. Did you know a standard homeowner's insurance policy excludes coverage for such an event? The damage you sustain from either of these problems will not be covered and you'll be responsible to pay for the loss and the clean-up.

If you have a finished basement, or use your basement area for storage, you shouldn't go without this coverage.

The damage can be quite costly. Normally damage occurs in the basement, which houses the mechanical systems of the house such as: washer and dryer, furnace, hot water tank and the numerous items people store there. Water or sewage usually destroys anything it comes in contact with. For the thousands of dollars in damage, it would be well worth purchasing the additional coverage with your homeowner's policy to cover such an event.

Stop by and meet with Dan Biedenbarn on Thursday afternoons to review multiple homeowner options that offer water backup coverage. The additional cost starts at an additional \$25 annually. Well worth the peace of mind.

This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract.

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Member Services
Share savings
Kasasa checking
Share certificates
Direct deposit
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Money orders
VISA credit cards
Vehicle loans
Personal loans
First mortgages
Second mortgages
HELOCs
Debt Cancellation
Vehicle Service Contracts
GAP
ATM/Debit cards
H.A.L. 24-hour account access
Online applications
Wire transfer
Free notary public
Home banking
Bill pay
Mobile Apps
Remote Deposit Capture
Shared Branching
Auto Link

Important Telephone Numbers
VISA
1-800-558-3424
MasterCard
1-888-908-7835
H.A.L.
1-800-285-2947

Holiday Closings

Independence Day
Wednesday
July 4, 2018

Labor Day
Monday
September 3, 2018

Columbus Day
Monday
October 8, 2018

83rd Anniversary Deals
June 1-July 31st



A plan for all seasons

STRIVE TOWARD SUCCESS THIS SUMMER.

Several financial deadlines are now behind you. Take a breath, and then take some time this summer to review your progress, set new goals and tie up loose ends. Tally up any recent life changes that may affect your estate plan –adjusting it as necessary – and evaluate your benefits and insurance.

SUMMER 2018 | MARKET CLOSURES

Wednesday, July 4: Independence Day

Monday, September 3: Labor Day

MARK YOUR CALENDAR

Thursday, August 2: Celebrate Information Security Day –update your passwords for all online accounts to keep your personal information secure.

**Contact our office for a complimentary
financial planning session:**

(937) 866-0197 • (800) 575-0855

**1700 Lyons Road, Suite D • Dayton, Ohio 45458
www.HarrisonWealthManagementGroup.com**

•Retirement Planning & Distribution Strategies

•Tax-Managed Investments

•Insurance Review & Analysis

PLANNING TO-DO'S

Register with SSA.gov: Check your earnings history for accuracy and review your expected benefits through this site. If you're close to retirement age, discuss with your advisor when and how you should file to maximize your benefits.

Enhance your estate plan: Check the beneficiaries of your IRAs, insurance policies, trusts and any other accounts, and update information that is no longer relevant. Ensure your plan protects you and your family in the case of an unexpected event.

Review insurance needs: Periodically review and update coverage to ensure proper protection.

Address life changes: Speak with your advisor about major life changes you've experienced and how your financial plan could be affected. These changes include marriages, births, deaths, divorces, a sudden windfall and more.

We raised rates on several of our savings products!

Have you checked out your most recent statement? We raised rates on several of our savings products as of April 1st! We raised our savings rates on Money Market, HSA, IRA and Value Share Draft accounts! Also remember that our Kasasa checking accounts can earn you 2.0% APY* if you meet certain easy qualifications. Contact the credit union for further details or to open your checking account with your DFFCU.

Check out our new rates and Kasasa checking at dffcu.org at the links below!

<https://www.dffcu.org/savings-2/rates.html>

<https://www.dffcu.org/checking/account-options-checking.html>

*APY=Annual Percentage Yield

Important Remote Deposit Capture Endorsement Change

A new update to Regulation CC rules is changing the way we process Remote Deposit Capture (RDC). This service, which allows you to deposit your checks via your mobile phone, is requiring a new endorsement. Effective July 1st, all checks deposited through the mobile banking app for Mobile Deposit, will need to include "For mobile deposit at DFFCU" with the endorsement. To ensure your deposits are processed in a timely manner, please begin writing "For mobile deposit at DFFCU" beneath your endorsement and be sure to include your account number.

Remember to take advantage of mobile deposit, you just have to contact the credit union and be approved for this service. Start enjoying the convenience of depositing your checks via your mobile phone! Call us today at 228-1614!

To utilize Mobile App and Remote Deposit Capture, you must be enrolled and active in online banking. Checks deposited through remote deposit capture are subject to normal check holds. Remote Deposit Capture will only allow you to deposit to a checking account. See credit union for terms and conditions. Certain restrictions apply. Not all members may qualify. Members must request the service by contacting the credit union. **Checks not endorsed properly with "For mobile deposit at DFFCU" may not be accepted.** Remote Deposit Capture is functional on iPhone and Android apps only. Data rates may apply.

AT DFFCU YOU CAN NOW

Easily Deposit Checks from
the Comforts of Your Home.



Go Mobile!



Dayton Firefighters



338 S. Patterson Boulevard
Dayton, Ohio 45402
(937) 228-1614
Fax (937) 228-0068
H.A.L. 1-800-285-2947
VISA (800)-558-3424
MasterMoney (888) 908-7835
www.dffcu.org

Office Hours
Monday through Friday
Lobby: 10:00 a.m. - 6:00 p.m.
Drive Up: 10:00 a.m. - 6:00 p.m.

Dividends

The dividend rate for the second quarter of 2018 was set at **.15%**. The annual percentage yield (APY) is **.15%**. Regular share accounts must have a balance of \$50.00 or more to earn dividends. Your money earns dividends from the day of deposit to the day of withdrawal.

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency