



The Newsletter of the Des Moines Police Officers' Credit Union | Winter 2010

Money Matters

Des Moines Police Officers' Credit Union

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www.dmpo-cu.org

Lobby & Drive-Up Hours:
M-F—8 a.m. to 4 p.m.

Holiday Closings:

Monday, January 18
Martin Luther King Jr. Day

Get FREE GAP Coverage
when you refinance your vehicle with DMPOCU by March 1, 2010!

Refinance your vehicle loan (car, truck, boat, motorcycle, RV) from another lender to DMPOCU's lower rates and receive **FREE GAP coverage – a \$250 value!**

GAP (Guaranteed Asset Protection) is an auto loan debt cancellation waiver that protects you financially if your vehicle is totaled or stolen, and you owe more on the vehicle than your insurance will pay.

4.99%* on 2007-2010 vehicles up to 60 months
5.99%* on 2004-2006 vehicles for 60 months
or 2007-2010 vehicles up to 72 months

Be sure to tell your co-workers & family members!

Complete an application online at www.dmpo-cu.org or stop in before March 1st!

*Annual Percentage Rate. Available to qualified members on qualified vehicles with a loan amount of \$10,000 or more. Not eligible on existing DMPOCU loans. Other restrictions may apply, see credit union for full details.

Be Sure To Attend DMPOCU's 79th Annual Meeting

All members are encouraged to attend the 79th Annual Meeting of DMPO Credit Union on Tuesday, April 20th at 11:00 a.m. at the DMPOCU office. Pizza and pop will be served while members receive an update on the Credit Union and elect board representatives. Members age 16 and older may vote to fill four positions on the Board of Directors, with each position filling a three-year term. This year incumbents Jack Beardsley, Jr., Darrel Cox, Jim Harkin and Dave Smith, Jr. are seeking reelection to the board.

Board Nomination Process

Members who are interested in running for a board position should contact Anna Kingery at (515) 237-1627 for an application and explanation of duties and responsibilities. All nominee applications must be returned by Feb. 1, 2010. A final slate of candidates will be posted by March 1, 2010 along with information about absentee ballot voting. No nominations will be accepted from the floor.


What are financial experts saying about Credit Unions?
Visit www.dmpo-cu.org to find out!



Keep An Eye On More Than Just Your Credit Card's Balance

Many consumers are receiving notifications from their credit card companies informing them that their interest rate is increasing and their credit limit is decreasing. These changes are coming as a direct result of the Credit Card Act, in an effort for credit card companies to continue to make a profit after the Act has been implemented on Feb. 22, 2010.


If you have a credit card from a financial institution other than DMPOCU, be sure to keep an eye on your interest rate and credit limit because they likely will be changing. If you have a DMPOCU credit card – keep it! Rest assured our card is not changing, and will continue to be a credit card you can trust!

Apply for a DMPOCU credit card securely online at www.dmpo-cu.org, or call or stop in to the Credit Union office. 

Search DMPOCU On Facebook & Enter To Win \$25!



Facebook users can search and become a “fan” of DMPOCU’s new Facebook page. Simply search “Des Moines Police Officers’ Credit Union” and fan us to get educational information about financial topics, be the first to learn about promotions and upcoming events, and much more!

We also encourage members to write on our wall with questions you want us to answer, however be sure not to include private information, such as your account number or passwords. 


The first 100 people to become a “fan” of DMPOCU will be entered to win a \$25 gift card!

Prepaid Cards Coming Soon!

DMPOCU will soon be offering four types of prepaid gift cards:



- **Visa Gift Cards** - A prepaid gift card you can load with \$25-\$750, and can be used anywhere Visa is accepted.
- **Travel Money Cards** - An excellent alternative to travelers checks.
- **Payroll Cards** - Perfect for employees without a checking account. Funds are loaded by the employer.
- **Reloadable Debit Card** - Unlimited reloads. Use at an ATM or for signature-based purchases.

Watch the website at www.dmpo-cu.org for more information. 



New Year Reminders...

- Start saving for the 2010 holidays today! Open a Holiday Club account at DMPOCU – apply online or stop-in to the Credit Union.
- Contributions to IRAs can be made through April 15, 2010, and be calculated on your 2009 or 2010 taxes. For more information, please contact an IRA professional at DMPOCU.
- Six college scholarships are available to credit union members and/or children of members for the 2010/2011 school year. For more information or an application, visit us online at www.dmpo-cu.org.



See the website to **save \$25** on tax preparation services!

