

You're No. 1 at Your Credit Union

While others have had to turn to Uncle Sam for a bailout, members turn to each other, at the credit union.

Excellent service. Lower fees. Better rates. No bailout funds required.

It's the credit union difference.



Volume 10, Issue 3

SUMMER 2009

Family Focus

TIDEWATER DOMINION EFCU

Pay Your Bills Online--It's Easier and Safer

Why write checks and pay postage to mail your bills when, with the click of a button, you can safely pay online?

Online bill payment saves you the bother of hand writing checks and envelopes each month. You'll save on postage too, and online transactions via secure Web sites are much safer than mailing checks. Paper checks can be stolen--or your account information compromised--during the several points they're handled in the mail or during processing. With today's identity theft issues, that's a real concern.

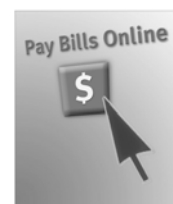
Online bill pay is really easy to set up. Just access your account through Tidewater Dominion EFCU's NetBranch site and click on the "Bill Payments" link under Services.

At Tidewater Dominion EFCU, online bill payment is FREE. You just enter your ser-

vice providers' information on the bill pay Web site, and then schedule bills to be paid automatically on certain days each month. Or you can go to the site and pay each bill whenever you wish. Either way, the amount transfers electronically from your checking account to the service providers. If the providers don't accept electronic payments, paper checks will be remitted on your behalf.

You should check your account balances and payment daily or at least several times a week, and make sure you use a computer with robust security. With those precautions, online bill payment is perfectly safe; plus, it's easier than you think.

Call Tidewater Dominion EFCU today at 757-857-2699 with questions you have about our online services.



Annual Meeting Report

The 70th Annual Membership meeting was held at April 25, 2009 at the Dominion Virginia Power Auditorium located at 4901 Princess Anne Road, Virginia Beach. Following a welcoming address by President John "Pete" Powles, the following members were unanimously elected to the board for the 2009-2010 term: Peggy Beecham, Betty Bickford, Cindy Chappell, and Kevin Krawiec.

The slate of officers for this term: *President* - John "Pete" Powles, *Vice-President* - Kathy Reibold, *Treasurer* - Dennis Charlton, *Secretary* - Peggy Beecham, *Directors* - Betty Bickford, Cindy Chappell, Alan Ives, Kevin Krawiec, and James Smith. This year's committee volunteers are: *Credit Committee*: Alan Ives, Chairman, Diana Gilbert, and Kelly Mansfield; *Supervisory Committee*: Cindy Chappell, Chairman, Sarah Parker, and Sam Powell. If you are interested in volunteering for a committee, or as a representative for your credit union, please contact the business office or a current board member for information. Our volunteers play an integral part in the success of our credit union.

Members of all ages were entertained with a performance by magician Dave Rosado commemorating National Youth Week's "The Magic of Saving at Your Credit Union". Awards were given to six youth members for their entries in our coloring page contest. Our credit union was among thousands nationwide participating in the National Youth Savings Challenge and reported deposits of over fifteen thousand dollars – kudos to our young members!

2700 Cromwell Drive
Norfolk, VA 23509
www.tdefcu.org
Office Hours
9:30 am-5:00 pm
Monday-Friday (Excluding Holidays)

Phone: 757-857-2699
Fax: 757-857-2711
Email: info@tdefcu.com

TDEFCU Visa Goes Platinum

Your Tidewater Dominion EFCU VISA credit card has a new look and an added bonus - for every qualifying purchase made using your card, you earn valuable Bonus Points that may be redeemed for brand-name merchandise and exciting travel awards.

Don't have a TDEFCU VISA credit card? Call today for your application: 757-857-2699.

Have you enrolled in NetBranch?

Since 1938

FIS Card Services
(VISA CREDIT)
Cardholder Automated
Response/Lost or Stolen
800-808-7230

**MASTERCARD
CHECK CARD**
Lost or Stolen Card Call
800-472-3272

Audio Teller (ARU)
*PIN # Required
800-983-9571

Upcoming Holidays
Office Closed:
Independence Day
July 3, 2009
Labor Day
September 7, 2009

Office Hours
Monday - Friday
9:30 AM - 5:00 PM

Jack E O'Conner Scholarship

TDEFCU member Ashley Fontan was chosen to receive a 2009 Jack E O'Conner Scholarship. The scholarship is sponsored by the Tidewater Chapter of Credit Unions and is offered to credit union member college-bound seniors. We extend our congratulations to Ashley and wish her much success in her academic studies at Virginia Tech.

If You Get an E-mail From the IRS, Don't Open It

If you receive an unsolicited e-mail claiming to be from the IRS (Internal Revenue Service), don't open it. Instead, forward the original message to *phishing@irs.gov*. How? Create a new message and then drag and drop the original message into the body of the new message.

For specific instructions for your e-mail provider (MS Outlook, Outlook Express, Mulberry, and so on), go to *irs.gov* and type "report phishing" in the search box.

It's Never Too Late

It's Never Too Late to "Spring Clean" Your Financial House

- Straighten up credit--order your credit report at *annualcreditreport.com* or call 877-322-8228.
- Dust-bust your bills--do you really need those premium movie channels?
- Shred documents you no longer need.
- Buff up beneficiary forms if you've experienced a marriage, birth, divorce, or death in your family.
- Tidy up insurance policies--ask your agent if you're eligible for lower rates or discounts.



COMMENTS

If you have any comments concerning the credit union, please write to:

Cindy Chappell, Supervisory Committee

Tidewater Dominion EFCU

2700 Cromwell Drive

Norfolk, VA 23509

All communications must be in writing and will be answered promptly.

CURRENT RATES

Regular Shares and Club One:	1.00%/1.00% APY*
Draft/Checking	0.50%/0.50% APY*
Christmas and Club Two:	0.75%/0.75% APY*
Certificates:	**Call For Rates**
Loans (Annual Percentage Rate):	4.49% - 12.90%

Total Shares: \$7,407,447

Total Loans: \$3,937,858

*APY (Annual Percentage Yield)

Share rates as of last dividend declaration date 4/1/2009.

All rates subject to change without notice.

Loan rates determined by beacon score, type of loan, and term of loan.