

# MONEYtalk

The benefits of eStatements:

## Less Mail=More Happiness + Security

In today's world, long hours and travel are par for the course so it's no surprise that Dow Louisiana Federal Credit Union members are savvy about online banking. In fact, ePal sees hundreds of unique member visits a week for things like online bill pay for home banking and access to various services offered through DLFCU. Free eStatements have also been a welcome enhancement of our services.

Continued on page 3



For those who expect more.

 **Dow Louisiana**  
Federal Credit Union  
[www.dowlafcu.org](http://www.dowlafcu.org)

## HOLIDAY closing

Dow Louisiana Federal Credit Union will be closed in observance of the following holiday:

Memorial Day  
Monday, May 25

## TABLE of contents

- 2 Momentum • It Shouldn't Take Good Luck • DLFCU FAQ
- 3 Rock Steady • Have You Seen Current Mortgage Rates?
- 4 Investing Today • Pre-arranged Auto Financing
  - Leave the Waiting Behind

## Auto and Homeowner's Insurance From A Name You Can Trust



Dow Louisiana Federal Credit Union has always been able to help you finance a new car or a new home. We now provide auto insurance and homeowner's insurance through Momentum Financial Services to help safeguard your most valuable assets, at rates that can often save you money.

Call one of our licensed agents toll-free at **(866) 910-8509** to receive a free, no-obligation quote and begin saving today.



Insurance products and services are offered through SWBC. Each insurance quote is based on individual circumstances. Rate quotes are not guaranteed. Dow Louisiana Federal Credit Union is not affiliated with SWBC. SWBC is not NCUA Insured.

## DLFCU FAQ:

### Q. What does 'NCUA Insured' really mean?

A. Funds deposited with DLFCU are insured by the National Credit Union Administration (NCUA) and backed by the United States Government. Most share accounts are federally insured to at least \$250,000, with retirement accounts (IRAs) being insured separately up to \$250,000. You may have additional coverage on multiple accounts based on different account ownership. For questions regarding your insurance, or how to purchase additional insurance, please visit any FRC, or call us at (888) 369-2207.

### Q. Why join DLFCU if there is no location close to me?

A. We're closer than you think. Our online banking services through ePal offer all the key services as a walk-in location, letting you manage your money on your schedule, from anywhere in the world by combining Internet, telephone, ATM and other electronic methods to access your accounts – 365 days a year. You can check balances, pay bills, transfer funds, and download account activity, wherever you want, from wherever you are. To learn more, give us a call or visit us at [www.dowlafcu.org](http://www.dowlafcu.org).



## IT SHOULDN'T TAKE GOOD LUCK to get a good rate.

Tired of playing games with your current credit card company? You may feel that way if you've recently received notice of a change in terms. Increasing minimum payments, adding annual or even monthly fees or raising the annual percentage rate has become quite common. Become a winner when you switch to a Dow Louisiana Federal Credit Union Visa Platinum or Titanium card. Never worry again about higher interest rates because of your payment history with other cards.

Your new DLFCU Visa comes with all the benefits, buying power and advantages of today's top card providers - but with the DLFCU name, value and service commitment guarantee. You can even transfer your existing higher APR credit card balances to your new DLFCU Visa to eliminate high payments.

- Credit Limit up to \$50,000
- No annual fee or cash advance fees
- 25-day grace period for repayment of balance for purchases
- Rates as low as 7.49% for Titanium and 8.99% for Platinum
- Enjoy the same low rates for cash advances or balance transfers
- Make monthly payment transfers through ePal
- Overdraft protection for your DLFCU Checking Account
- No application or membership fees
- CURewards for every dollar you spend
- Concierge Services for Titanium cardholders
- Fraud protection

Be the first to experience our new Visa® cards with your GREAT rate by going to [www.dowlafcu.org](http://www.dowlafcu.org). You may also stop by any location for more information and personal assistance. Need more details? Call us at (888) 369-2207.

\* Visa card issued on approved credit. Credit limit of \$50,000 on Titanium only. Other restrictions may apply. Please see a DLFCU representative for details.

### Q. Can my family members also join DLFCU?

A. Yes, they can! Anyone who works, worships or conducts business in the nine-parish Greater Baton Rouge area is eligible to join and take full advantage of our fantastic products and services. And just like you, once they become a member they can enjoy the benefits of membership for life.

### Q. Why do I need a checking account to use DLFCU's Free Online Bill Pay?

A. When you pay a bill online it's sort of like writing an electronic check, so you do need a DLFCU checking account. Enrolling in Bill Pay is simple, FREE, and it's easy to create a personal payee list and schedule payments to anyone you choose. Pay anyone from your power company to your doctor to your neighborhood lawn service. Payments can be made one time or scheduled on a recurring basis – especially helpful for regular payments that are always the same. To get started, just log on to your ePal account and click on 'Bill Pay.' Once you enroll you can add payees, make payments, and view your payment history. It's so easy, you'll wonder why you ever wrote a check!

# Less Mail= More Happiness + Security

Continued from page 1

eStatements are simply electronic versions of your standard paper account statements. They are available 24/7 on our secure website in readable, printable and downloadable format; and, they include activity and balance information on your savings, checking and other share accounts as well as loans and lines of credit provided by DLFCU.

We send you an e-mail every month when your statement is available and all you need to do is log onto your account through ePal. Not only will your current account statement be available, but we store the last 24 months of your account statements online so you have access to them anytime. And with eStatements, we'll electronically provide tax documents (such as 1099 forms) online via our secure site, along with other important notices.

With eStatements, you also eliminate the need for paper statements sent to you via US mail. This is great for the environment and makes it less likely that your personal information can be lost or stolen. You'll also be able to access your eStatements sooner than paper statements sent through the mail. Perhaps best of all, eStatements save DLFCU significant money that can be passed back to members in the form of higher rates on savings products and lower rates on loans.

Do yourself and the environment a favor and sign up for eStatements today! Visit any FRC, or call us at (888) 369-2207 to get started!



## ROCK STEADY.

In good economies and bad, you're always on solid ground at DLFCU.

Troubled financial times like these may, in fact, best illustrate the value of Dow Louisiana Federal Credit Union membership. Regardless of the economic climate, DLFCU steers a steady, prudent, conservative course, never adopting practices that would jeopardize your money. We have weighed every policy and direction very carefully during our 36 year history – with the best possible benefit to our members always top-of-mind. Assure your financial footing with the Credit Union that always gives you more – more service, more convenience, more security, more products and more value.

## HAVE YOU SEEN CURRENT MORTGAGE RATES?

Lower home prices, along with DLFCU's low mortgage rates, make houses more affordable than they've been in years! If you have been sitting on the sidelines thinking about refinancing your current mortgage or buying a new home, now may be the right time to get into the game.

Mortgage rates are better than they have been in a very long time and DLFCU, a trustworthy source of home funding, offers your choice of mortgage products:

- Conventional Fixed Rate Mortgages with terms up to 40 years.
- Adjustable Rate Mortgages make first time home buying more affordable, but without the headaches associated with 'sub-prime' lenders.
- Purchase or Refinance
- In-House Loans
- Residential Lot/Acreage Loans
- Construction Loans
- Balloon Loans

Want to learn more? Our Mortgage Officers are readily available to assist you with any questions. Contact us today at (888) 369-2207.

## Member Services

### DEPOSIT ACCOUNTS

- Personal Savings Accounts
- Personal Checking Accounts
- Interest-Bearing Accounts
- Holiday Club Accounts
- Hi-Yield Money Market Accounts
- Certificates and IRAs (Regular and Jumbo)
- Business Checking Accounts

### CONSUMER LOANS

- New & Used Cars, Trucks & SUVs
- New & Used Boats
- Motorcycles, RVs & ATVs
- Secured & Unsecured Loans
- Educational Loans
- Full Line of VISA® Credit Cards

### MORTGAGE LOANS

- Conventional First Mortgages
- Construction – Perm Financing
- Fixed & Adjustable Rate
- Second Mortgage Loans
- Home Equity Lines of Credit
- Land, Lot & Acreage
- Mobile/Manufactured Homes

### BUSINESS LOANS

- Commercial Real Estate
- Lines of Credit
- Working Capital for Inventory
- Fleet Vehicle Financing
- Business Titanium VISA®
- SBA Approved Lender

### BUSINESS SERVICES

- Tiered Checking Accounts
- Monthly Earnings Credits
- Same Day Credit on Deposits
- Business Checks & Accessories
- FREE Online Banking
- Full Line of Merchant Services
- Currency Management
- Business Rewards Program
- Local Support & Service

### ONLINE SERVICES

- FREE Online Banking
- FREE e-Statements
- Bill Payer Option
- View Cleared Checks Online
- VISA® Online Statements
- Online Mortgage Account Management
- Electronic Account Alerts
- Secure Messaging
- Scheduled Transfers
- Check Reorders

### FINANCIAL SERVICES

- Investments – Mutual Funds, Annuities, Stocks, Bonds
- Estate Planning
- Brokerage Accounts
- Retirement Plans
- Individual Retirement Accounts
- Insurance Products
- Financial Planning for Businesses

### CONVENIENCE SERVICES

- Instant-Issue Debit Cards
- Extended Hours of Operation
- Multiple FRC Locations
- Full-Service Call Center
- Fee-Free ATM Network
- Western Union Partner
- Free Debit Card Issued Instantly
- 24-Hour Telephone & Online Access
- Direct Deposit
- Night Deposit
- Notary Service
- Money Orders
- Certified Checks
- Wire Transfers
- Overdraft Protection
- American Express® Travelers & Gift Checks



DLFCU

## Contact Information

### MAIN PHONE NUMBER

(225) 353-8238

Toll free: (888) 369-2207

### WEB SITE

www.dowlafcu.org

### LOBBY AND

### CALL CENTER HOURS

Monday - Friday

7:30 am - 7:30 pm

Saturday

9:00 am - 5:00 pm

### PLAQUEMINE FRC

21925 Highway 1 South

Fax: (225) 353-6387

### BATON ROUGE FRC

6725 Siegen Lane

Fax: (225) 293-7790

### GONZALES FRC

1051 Airline Highway

Fax: (225) 647-1225

### GENERAL MAILING ADDRESS

PO Box 738

Plaquemine, LA 70765

### GENERAL E-MAIL

dlfcu@dowlafcu.org

### MAIN FAX NUMBER

(225) 353-6387

### FINANCIAL PLANNER

(225) 379-5169

### LOST/STOLEN CREDIT CARD

(800) 449-7728

### LOST/STOLEN DEBIT CARD

(800) 682-6075

DLFCU

## Board of Directors

Mary Cavalier, Board Chair  
(225) 769-4658 or mg\_cavalier@yahoo.com

Joey Justice, Vice Chair  
(225) 353-6586 or jbjjustice@dow.com

Lance Parker, Treasurer  
(225) 353-6851 or lwparker@dow.com

Robbie Bagaley, Secretary  
(225) 353-1805 or rbagaley@dow.com

Kenith Woodall, Director  
(225) 756-4548 or klwood111@cox.net

Michael T. Samuel, Director  
(225) 936-6777 or mtsamuel@bellsouth.net

Mary Overall, Director  
(225) 353-4007 or mfoverall@dow.com

Stephan Pierre, Director  
(985) 783-4762 or BSPierre@dow.com

Roberta Avery, Director  
(225) 353-1819 or rarobbie@cox.net

# money

## Have you been affected by recent layoffs, or considering retiring?

Merrill Lynch and Dow Louisiana Federal Credit Union are offering 30 minute private consultations to address....

- What to do with your severance?
- What are your options for your 401(k) and tax implications?
- How to successfully retire during a recession
- Which pension options may be more suitable to you?
- Establishing a plan to address expenses during retirement

Dow Louisiana Federal Credit Union

Tuesday, April 21st, 2009

8 am to 12 pm & 1 pm to 2 pm

Plaquemine Office Location

OR

Thursday, April 23rd, 2009

8 am to 12 pm & 1 pm to 2 pm

Gonzales Office Location

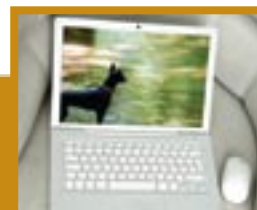
Jimmie "Duke" Williams, Financial Advisor, Merrill Lynch  
Jonathan Greene, Dow Louisiana Federal Credit Union, FRC  
Manager.

To reserve a session, kindly RSVP to Alicesen Ugalde

Telephone: (225) 338-6524

E-mail: Alicesen\_S\_Ugalde@ml.com

\*Not limited only to members of Dow Louisiana Federal Credit Union. 12 Private Consultations available on each day.



## TIPS ON HOW TO AVOID fraud while online.

Dow Louisiana Federal Credit Union is highly committed to helping increase the security of your account. These tips may help you safeguard your account while conducting business online.

- If you receive an unsolicited e-mail or pop-up message outside of your DLFCU ePal session asking you for personal or financial information, do not reply and do not click on any links in the message.
- Use anti-virus software and a firewall. Update both of these regularly.
- Use ePal Online Banking to review your account activity on a regular basis to ensure that there are no suspicious transactions on your account.

Remember, DLFCU will never ask you to reveal personal financial information via e-mail, telephone or online. If you receive what you believe to be a suspicious e-mail, please contact DLFCU at (888) 369-2207, or forward the e-mail to [dlfcu@dowlafcu.org](mailto:dlfcu@dowlafcu.org).

## Pre-arranged Auto Financing Through DLFCU Is Your Key to Savings

Take advantage of extra savings on your next new or pre-owned car, truck, SUV or hybrid purchase by arranging pre-approved financing through DLFCU! This exclusive program allows you to:

- Enjoy a haggle-free buying experience.
- Obtain vehicle safety reports.
- Appraise your trade-in.
- Finance up to 100% of your purchase, including tax and license.

Get pre-approved for an auto loan now and go shopping today! To learn more and apply online, visit [www.dowlafcu.org](http://www.dowlafcu.org), or call (888) 369-2207 today!



## Leave the Waiting Behind!

Why wait any longer than necessary to receive your paycheck? With Direct Deposit, your paycheck will be automatically deposited into your designated Dow Louisiana Federal Credit Union checking or savings account without having to wait in any lines.

Direct Deposit is the safe and easy way to ensure your paycheck or another regular payment is deposited into your DLFCU account, even if you're away on a business trip or vacation. And best of all, when you use this free service, your paycheck may be available early.

To take advantage of Direct Deposit, contact your employer's payroll or personnel office. Or, stop by your nearest DLFCU location to sign up.

