

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

WALKER FRC

28645 Walker South Road  
Fax: (225) 664-7619

GENERAL MAILING ADDRESS

PO Box 738  
Plaquemine, LA 70765

GENERAL E-MAIL  
dlfcu@dowlafcu.org

MAIN FAX NUMBER  
(225) 353-6387

INSURANCE  
(866) 910-8509

FINANCIAL PLANNER  
(225) 388-9275

LOST/STOLEN CREDIT CARD  
(800) 654-7728

LOST/STOLEN DEBIT CARD  
(888) 918-7725

DLFCU  
*Board of Directors*

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

Joey Justice, Vice Chair  
(225) 353-6586 or jjustice@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



## Is Your Signature Worth \$1,000?

2010 2<sup>nd</sup> Quarter Winner: James Cowart from Denham Springs said "Dow has been a great help with all my financial needs. It's like having good friends in the banking business."

How can you become a winner too? SWIPE your DLFCU Visa® debit card.

Choose CREDIT and SAVE! DLFCU will deposit your cash rewards back into your savings account each quarter. Where else can you go to spend and save at the same time? And now when you choose CREDIT, you're on your way to a chance at winning \$1,000! Just press CREDIT instead of debit for each purchase you make with your DLFCU debit card.

Next time you're asked "debit or credit?", always choose credit to earn your CASH rewards!

\*One (1) \$1,000 cash prize will be awarded to two DLFCU members drawn randomly from qualifying members. To qualify, you must make \$1,000 or more in qualifying purchases using the credit option with your DLFCU Visa® debit card. Cash prizes will be awarded each calendar quarter. DLFCU reserves the right to change prize amount or cease prize drawing at any time. Quarterly cash back rewards as follows: \$1,000 to \$2499 in credit purchases = \$3 cash back reward; \$2,500 + in credit purchases = \$5 cash back reward. Member must be in good standing to qualify for cash back rewards and quarterly prize drawing. Quarterly deposit will be made in the following month after the end of each calendar quarter. Account must remain open to receive cash back rewards. \$1,000 in qualifying purchases must be made each month to remain eligible for rewards in that quarter. Qualifying purchases include only signature based and credit transactions. PIN based purchases do not qualify. Cash back based on member number, not household. All Visa® debit card qualifying purchases on eligible accounts will be combined to calculate qualifying purchase amount. All members with a DLFCU Checking account and a DLFCU Visa® debit card are eligible for Debit Rewards. New accounts opened during contest period are eligible. Normal credit and other restrictions may apply. Please see a DLFCU Representative for details.



## Merrill Lynch

### Six Ways to Help Safeguard the Future of Your 401(k)

By James F. Ade

For most 401(k) investors, the economic and market turmoil has had a sobering effect on their employer-sponsored plans. Still, as difficult as it may be to review your 401(k), now is an important time to take a hard look at the way your account is constructed. Bull markets mask flaws in a portfolio, because people tend to take gains for granted. But when markets struggle there's less margin for error, so underperforming investments or imbalances in the way your portfolio is structured can really stand out.

A careful review of your 401(k) can help you identify changes that can strengthen this important retirement vehicle. Be sure to:

**Check your diversification.** A 401(k) plan might offer 15 or 20 fund choices, ranging from conservative fixed income to aggressive growth equity funds. Yet, many 401(k) participants' investment dollars are concentrated in just two or three funds. This is especially risky in a contracting market, because holding even one or two underperforming funds could have a damaging impact.

**Rebalance.** Make sure your choices reflect your personal risk profile and your nearness to retirement. You should consider your 401(k) in the context of your overall assets. The sum total of your holdings—not just your 401(k) investments—needs to be in balance.

**Identify poor long-term performers.** Checking each fund you hold against its peers can help you determine whether that fund's performance, good or bad, is due to market forces or underlying fund problems. You can tell how a given fund has performed over the past one, three, five and 10 years, relative to an index of similar funds provided by monitoring agencies such as Morningstar or Lipper.

**Assess fund fees.** Some funds charge fees (typically a percentage of your overall purchase) when you buy shares, and again when you sell. This can become costly. Funds that charge according to the "net asset value" of your holdings don't carry these transaction fees. When checking fees, that should be the first thing you consider. Keep in mind that individual funds vary widely in terms of their operating expenses as well.

**Implement changes carefully.** How can you avoid losses from selling at depressed prices? If your portfolio is only moderately imbalanced, one simple strategy is to apply your changes moving forward with each new contribution from your paycheck. Over time, your assets can rebalance without selling a large number of shares. If, however, you uncover a serious imbalance or funds that simply aren't performing, it may be best to make changes even if it means incurring short-term losses. Over time, the value of having a balanced portfolio and strong funds should more than make up the difference.

**Evaluate the features of your plan.** Even the best 401(k) strategy will be hard to implement if the plan itself offers few choices or restricts your ability to change investments. If you feel your plan is too restrictive, consult with your Financial Advisor and tax professional on your options and to weigh the potential benefits of changing your plan against any possible tax impact.

Questions or comments, contact: Duke Williams (225) 388-9275

Any information presented about tax considerations affecting client financial transactions or arrangements is not intended as tax advice and should not be relied upon for the purpose of avoiding any tax penalties. Neither Merrill Lynch nor its Financial Advisors provide tax, accounting or legal advice. Clients should review any planned financial transactions or arrangements that may have tax, accounting or legal implications with their professional advisors. Asset allocation and diversification do not assure a profit or protect against a loss in declining markets. \*\*Investment products and services offered through Merrill Lynch Financial Services are not NCUA/NCUSIF insured, are not Credit Union guaranteed and may lose value. Financial Advisors are not employees of Dow Louisiana Federal Credit Union.



### Privacy Notice:

Dow Louisiana Federal Credit Union recognizes that our relationship with our members is based on trust. We have an obligation to protect our members' privacy and to hold their personal information in the strictest confidence. In accordance with Privacy Regulations, DLFCU has adopted the following privacy policy:

We collect nonpublic personal information from the following sources:

- Information we receive on applications or other forms
- Information about transactions with us, our affiliates or others, and
- Information we receive from a consumer reporting agency

We may use this information for internal purposes, to process member requests or to contact our members with additional information about the credit union and the services we offer.

We do not disclose any nonpublic personal information about our members and former members to anyone, except as permitted by law.

We restrict access to nonpublic personal information to those employees who need to know that information to provide products and services to our members.

We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard our members' nonpublic personal information.

Q3-2010

# MONEYtalk



## Say 'YES' to Safe Pay: We're here to help you play it safe

You have been shopping for two hours and your checklist is complete. You wait patiently in the checkout line and finally it is your turn. All of your groceries have been scanned and your debit card is DECLINED. That doesn't have to be the case. Through the Safe Pay program, DLFCU can help you get approved when your funds are not available.

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For those who expect more.

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

## HOLIDAY closings

Independence Day  
Monday, July 5<sup>th</sup>

Labor Day  
Monday, September 6<sup>th</sup>

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## Protect Your Motorcycle, Watercraft or RV

Before you hit the roadway or waterway this summer, make sure you're covered with the best insurance protection available.

Comparison shopping is one of the best ways to save money on insurance, but that takes time and effort. Let us compare rates to ensure you receive the best plan for the best price through Momentum Insurance.

You can receive unlimited free quotes, which allows you to select the payment plan and coverage that fits your budget and lifestyle needs. Payments can be automatically deducted from your DLFCU account.

Call one of our licensed agents toll-free at (866) 910-8509 to shop, compare and purchase the coverage that's best for you.

Receive a free, no-obligation quote and begin saving today.



Insurance Products and Services are offered through Southwest Business Corporation (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.

## HOME EQUITY LINE OF CREDIT HISTORICAL APR TABLE

DLFCU's Home Equity Line of Credit account has a variable-rate feature that is based on an index, as determined by the Prime Interest Rate published in the Money Rates Section of the Wall Street Journal; the annual percentage rate and minimum monthly payment can change as a result. The annual percentage rate can change monthly. There is no limit on the amount by which the rate can change during any one-year period. The maximum ANNUAL PERCENTAGE RATE that can apply during the plan is 18%. The minimum rate at any time is 5.5%.

The table shows how the annual percentage rate and the minimum monthly payments for a single \$10,000 credit advance would have changed based on changes in the index over the last 10 years. The index values are from the first week ending in July of each year. Only the average monthly payment is shown in the table for each year. Actual monthly payments would have varied. The table assumes that no additional credit advances were taken and that only the minimum payment was made each month. The table also assumes that the payments are deducted from one of your DLFCU accounts. It does not necessarily indicate how the index of your payments to your Home Equity Line of Credit would change in the future.

	Index (%)	Margin (%)*	Annual % RATE	Avg. Mo. Payment
2001	9.23	-.15	9.08	95.94
2002	6.91	-.15	6.76	88.51
2003	4.67	-.15	5.50	83.19
2004	4.12	-.15	5.50	78.73
2005	4.34	-.15	5.50	74.50
2006	6.19	-.15	6.04	70.33
2007	7.95	-.15	7.81	65.67
2008	8.05	-.15	7.90	60.70
2009	5.09	-.15	5.50	56.69
2010	3.25	-.15	5.50	53.65

\*This table is based on Dow Louisiana Federal Credit Union's margin of .15% below Prime, with a floor of 5.50%.  
 \*\*At the end of this year a balloon payment of \$5,206.71 would occur. You could either pay the entire balance in one payment or simply have DLFCU roll the balance into a new Home Equity Line of Credit.

## HAVE YOU APPLIED FOR YOUR DLFCU VISA® CREDIT CARD YET?

With our great low rates, why wait?

Dow Louisiana Federal Credit Union's Platinum and Titanium Visa® Cards are no-strings, no-hassle cards you can trust. We won't lower your credit limit on a whim, and we won't surprise you with a new interest rate. We give you a rate that starts out low - and stays that way. Low rates are only one of the many benefits to a DLFCU Visa® Card.

- **Online Visa® Application** - Fill out an application from anywhere with Internet access, 24 hours a day and 7 days a week.
- **Access Credit Card Info in ePal** - Access your credit card account anytime, anywhere, 24 hours a day and 7 days a week through ePal.
- **Pay My Bill** - Pay your credit card bill in ePal for free inside the credit card portal.
- **Concierge Services** - Provides Titanium Visa® cardholders with complimentary, toll-free, 24x7 access to a wide range of personalized services. (For Titanium Cardholders only)
- **Credit and Debit Card Fraud Prevention** - A list of ways to protect yourself from plastic fraud and keep your sensitive information safe.
- **CURewards** - Earn points for every dollar you spend. Use the points for merchandise, flights, cruises and much more.
- **\$10,000 Credit Protection** - We offer Payment Protection for members who want comprehensive protection on their consumer loans from DLFCU.
- **Verified by Visa®** - Verified by Visa® is a service developed by Dow Louisiana Federal Credit Union and Visa® to help ensure that only you use your Visa® card to shop online.
- **Zero Liability** - Whether your Visa® card number is stolen while shopping at the mall or shopping on the Internet, Visa®'s Zero Liability policy means 100% protection for you!

**No Annual Fees, No Application Fees, No Balance Transfer Fees, Extra Consumer Protection, Online Account Access, Optional Credit Insurance and Local Member Support. WHY WAIT?**



Credit Union Members Receive Cash Back at over 1,200 Online Retailers through Invest in America's ShopAmerica program. Sign up today by visiting [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org).

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## Say 'Yes' to Safe Pay... Just in Case.



Safe Pay is a program whereby DLFCU may honor and pay your checks, other paper items, electronic ACH debits, Visa® Debit Card transactions, ATM withdrawals and Bill Pay payments drawn against non-sufficient or unavailable funds in your Checking Account. This will prevent these items from being returned unpaid or declined, saving you from embarrassment.

Recent action by Congress now requires consumers to tell their financial institutions whether or not you would like to include Safe Pay on your checking account. This would apply to all transactions that could potentially overdraw your checking account such as ATM withdrawals, in-store and online purchases and purchases made by phone.

DLFCU's Safe Pay works to your advantage should you unintentionally overdraw your account. This is meant as a safety measure if you accidentally write checks for more than your available balance, or if an inadvertent error causes your account to be overdrawn. It can save you the embarrassment and inconvenience of high merchant-returned check charges and possibly a delinquent account.

To ensure your transactions will be approved say 'YES' to Safe Pay by August 15, 2010 for this service to remain on your account. Remember, you are not charged to have this service on your checking account. A fee is only applied when the service is used. It is the same fee if the transaction is paid or declined/returned. So why not say 'YES' and remove the worry?

Say 'Yes' by visiting one of our FRCs today. You may also call our S.O.R.C.e Call Center toll-free (888) 369-2207, Monday through Friday 7:30am - 7:30pm and Saturday from 9:00am to 5:00pm or send us a secure message in home banking.

Safe Pay is one more way to help manage your checking account. We are here to help you play it safe.

\*A fee of \$34.00 will be applied to your account each time we pay an overdraft. Overdraft is available for up to \$500.

## KEEP YOUR INFORMATION SAFE

Don't wait until it's too late to realize your contact information is out of date. Have you recently moved, changed e-mail addresses or a phone number? Ensuring that Dow Louisiana Federal Credit Union has your most up-to-date data is vital to the security of your information. If old points of contact are on file, and important account information is sent, remember, not everyone who mistakenly receives it will be reputable. In fact, they may fraudulently use this information to your detriment.



By updating your contact information with DLFCU, you're:

- Safeguarding your DLFCU accounts from identity theft
- Kept up to date on your latest account activity
- Within reach of DLFCU if something were to happen with your account

**A Few Minutes With Us Can Keep Your Information Safe.**

Isn't a moment from your day worth preserving the integrity of your information? Simply stop by your local FRC, or call us at (225) 353-8238 or (888) 369-2207 to update today!

## Member Services

**DEPOSIT ACCOUNTS**  
 Personal Savings Accounts  
 Personal Checking Accounts  
 Interest-Bearing Accounts  
 Holiday Club Accounts  
 High-Yield Money Market Accounts  
 Certificates and IRAs (Regular & 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  
 FREE Online Bill Pay  
 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

