

ANNOUNCEMENT OF THE 74th Annual Meeting

The Annual Meeting of Dearborn Village Community Credit Union is set for Tuesday, April 20, 2010 at 5:00 p.m. at the Dix Avenue office. We hope you'll attend this important community gathering.

At this year's Annual Meeting six positions will be filled, four on the Board of Directors and two on the Credit Committee. Each position carries a three-year term.

Members interested in running for any of the positions should submit a resume to the Nominating Committee c/o the credit union no later than March 31, 2010.

DATE: Tuesday, April 20, 2010 **TIME:** 5:00 p.m.
LOCATION: Dix Avenue Office

Auto Loan Rates with You in Mind

slip...slide...
skid...or glide...

into the credit union
this month to lock in
outstanding auto
financing.

It may be chilly outside but DVCCU has Auto Loan packages designed for hot savings.

With rates as low as 4.00%^{APR}
you'll definitely want to make the credit union
your first stop!

— Pre-approval Available —

BEST LOAN RATES

As of January 1, 2010

2009-2010	4.00% APR*	36 to 72 MONTHS
	5.49% APR*	84 MONTHS
2003-2008	5.74% APR*	36 to 60 MONTHS
	5.99% APR*	72 MONTHS
2002 & OLDER	9.74% APR*	up to 36 MONTHS

*APR=Annual Percentage Rate; Requires direct deposit or member relationship. Rate based on credit history.



We know **MONEY**
doesn't grow on
TREES...

But we do offer the right
solutions to help your

INVESTMENTS
GROW

Stop in today to discuss CD options to
strengthen your financial future!

The Credit Union Difference? You're a Member/Owner!

At the credit union you're always a member and owner. The credit union turns savings back to you in the form of lower rates and increased product offerings. Here, you have a voice and we never lose sight that you are a valuable part of our family.

Certificate Term	Rate*	Yield**	Minimum
12 Month CD	1.50% APR*	1.51% APY**	\$500.00

Posted certificate of deposit rates are regularly reviewed to ensure competitive rates and may change without notice. However, when a member purchases a certificate of deposit the rate at the time of purchase will remain until the maturity date.

All Credit Union accounts are federally insured up to \$250,000 by the National Credit Union Administration (NCUA) an agency of the United States Government.

Enjoy the
**Excitement of the
Holidays**

Our Special Holiday Loan Rates are good
through January 31, 2010. There's still
time to take advantage of our great rates.

OFFICE HOURS

Monday-Thursday: 9:30 a.m. - 5:00 p.m.
Friday: 9:30 a.m. to 6:00 p.m.

Main

4353 Maple • Dearborn, MI 48126
Phone (313) 584-5400 • Fax (313) 584-1525

Branch Office

9500 Dix Avenue • Dearborn, MI 48120
Phone (313) 554-0686 • Fax (313) 554-0696

www.dvccu.org

Village View

Quarterly Publication of

Dearborn Village Community Credit Union

313-584-5400

www.dvccu.org

January 2010



ELECTRONIC FILING FOR TAX TIME

Use Direct Deposit and "Just File It" to receive your funds fast and at no cost! When preparing your 2009 tax return, you'll need to reference the credit union's routing and transit number: 272477720

You can utilize Direct Deposit by simply checking the Direct Deposit box on your 2009 tax return. You'll have your money fast and easy!

To prepare your 2009 taxes, you can access "Just File It" free by clicking on the icon at www.dvccu.org. The link will be available on our website on January 18, 2010.

RETAIN ENCLOSED STATEMENT FOR TAX PREPERATION

Be sure to save this statement, as it contains important information that you will need to reference when it's time to prepare your 2009 taxes.

THERE IS A FREE TAX CENTER IN THE NEIGHBORHOOD!

If you are an individual with an annual income of \$25,000 or less or a family with an annual income of \$50,000 or less you are eligible. Services include Federal, State and City tax preparation, assistance with tax credits and Homestead Property forms. We can even help with amended returns and IRS Notices. **Call today for an appointment, 313.554.2884. DVCCU will be there to help during the season.**



Resolve to Save Big in 2010: DVCCU VISA Consolidation

- Fixed rates on purchases and cash advances
- 25 day grace period
- No annual fee
- No fee balance transfer
- ScoreCard reward points



**DVCCU
VISA:
APR as low as
9.9%**

Did you rack up some department store cards? Is revolving credit stealing hundreds of dollars from you each month? Contact the credit union to consolidate this week!

Choose Your Month TO SKIP A PAYMENT!

Dearborn Village Community Credit Union has a gift for you! Skip one 2010 loan payment on each eligible loan and **YOU** choose the month! Use the extra money for gifts, vacation, improvements to your home or catch up on bills!



HOLIDAY CLOSINGS:

Martin Luther King Day
Monday, January 18

Presidents' Day
Monday, February 15

Good Friday
Friday, April 2

