

Serving the  
Communities of Dearborn  
and Southwest Detroit

www.dvccu.org  
313-584-5400

# Village View

Quarterly Publication of  
Dearborn Village Community Credit Union

JULY 2009



## Convenient Checking with easy, fast, secure and Free Online Bill Payment

*We're Here To Make Life A Little Simpler...*

Open a DVCCU checking account and start taking advantage of all the great benefits of having a checking account at your credit union. If this is a new checking account or a second household checking account, you'll find all of our features perfect to make your life a little simpler.

### Convenient Checking Features

- Home banking and phone banking options
- Check account balances and transfer funds
- Online Account Statements
- Online Loan Applications
- No monthly service fees with direct deposit
- No minimum balance requirements
- Free Debit Card with access to 28,000 surcharge free ATM's nationwide
- Over-draft protection
- Direct Deposit options available

All DVCCU members with a new or existing checking account at DVCCU can go to the DVCCU website (www.dvccu.org) and sign-up for Free Online Bill Payment and pay three bills to be entered in a drawing. Earn one additional entry in the DVCCU Grand Drawing for every additional bill paid through November 30, 2009.

# ONLINE BILL PAY

*Available Now!*

GET  
ENTERED  
TO WIN

Members that pay three (3) bills on-line will be entered into a drawing to win the following: **Grand Prize 22" Flat Panel HDTV**, **Second Prize a Garmin® GPS Unit** and **Third Prize a \$50.00 Target® Gift Card** to be drawn on **December 1, 2009**. Each additional bill that is paid through November 30, 2009 will earn an additional entry in the drawing

### On-line Bill Payment Features

- Secure** – safer than mailing checks
- Easy to Use**
- Convenient** – you control when the payments are scheduled to be made
- Save money** – no more stamps, envelopes or trips to the post office
- Save time** organizing and paying bills
- Pay up to 10 bills per month for FREE**

## MEMBERS ONLY: RED HOT CD SPECIAL

Get Your **Red Hot** Member Reward CDs.

Get Our Best Rate +  
**.50%** APR\*

 12 month CD  
Current Rate + .50% = Red Hot Rate

 24 month CD  
Current Rate + .50% = Red Hot Rate

 36 month CD  
Current Rate + .50% = Red Hot Rate

Some restrictions may apply.

If you have any other account relationship with DVCCU you are eligible for a .50% APR rate increase on any new 12, 24 or 36 month Certificate of Deposit opened between now and July 31, 2009. Minimum deposit of \$2,500 and maximum deposit of \$100,000 is required.

For every Certificate of Deposit purchased you will receive an entry into a drawing for a Family Fun Pack to a Detroit Tiger Baseball game at Comerica Park. Call or visit either branch location to take advantage of this offer.

RED HOT  
CD SPECIAL  
FOR LIMITED  
TIME...



## Mortgages Made Simple at DVCCU

Did you know we do mortgages? Well we do; and we do them with you in mind!

Most of the time the mortgage process gets pretty complicated. At DVCCU we keep it simple: A great rate and comfortable terms. We will never sell your mortgage—all servicing stays with our mortgage center.

To learn how mortgages are done right, call or stop in for a confidential meeting today. Work with DVCCU starting today!



### GET AN AUTO LOAN AT DVCCU

GM and Chrysler, in partnership with DVCCU, are offering pricing on new autos through the Invest in America Program.

Millions of dollars have been dedicated for the Invest in America program with one aim in mind: Save credit union members money on new American autos!

Lock in credit union financing combined with Invest in America savings, you're sure to get a dream ride for next to nothing.

Don't miss your chance. The Invest in America program will expire soon. Apply online at [www.dvccu.org](http://www.dvccu.org) or come talk to the credit union about Invest in America and auto financing specials today!

**HOLIDAY CLOSING**  
Labor Day — Monday, September 7

### BEST LOAN RATES

As of July 1, 2009

2009-2010	5.24% APR*	0 DOWN	up to 72 MONTHS
2003-2008	5.49% APR*	0 DOWN	up to 60 MONTHS
2002 & OLDER	9.90% APR*	0 DOWN	up to 36 MONTHS

\*APR=Annual Percentage Rate; Requires direct deposit or member relationship. Ask us! All rates are subject to change without notice.

## WHAT'S IN YOUR WALLET?

If you're not carrying a DVCCU Platinum VISA, chances are you're paying more than you should and not receiving any benefits of using that VISA card.



### A DVCCU Platinum VISA:

- earns ScoreCard Reward points for every dollar you spend
- has rates as low as 9.9% APR
- has the same low rate for purchases and cash advances
- has no annual fee
- has no fee for balance transfers
- and gives you a 25 day grace period on purchases.

Don't wait another day. Apply for a DVCCU Platinum VISA online at our website [www.dvccu.org](http://www.dvccu.org) or call or stop by either branch location to obtain an application.

## ATM/DEBIT CARD REISSUE

Dearborn Village Community Credit Union has begun the process of converting our ATM cards into MasterCard Debit cards. If you currently have an ATM card and a checking account, when your ATM card expires, you will be issued a Debit card to replace your ATM card. You can also request to have your ATM card replaced with a MasterCard Debit card.

A Debit card can be used just like an ATM card at any ATM machine and can also be used for Point of Sale (POS) transactions at any merchant that accepts MasterCard. When you use your Debit card as a credit, you will need to sign the transaction and the Credit Union will benefit by collecting the interchange income derived from your transaction. When you use your card as a debit, you will be asked for your pin number. The Credit Union receives no interchange income when you use your debit card with your pin number.

**So, remember – The Pen is Mightier than the Pin. Select "credit" whenever possible and help support your Credit Union.**

### 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 Road • Dearborn, MI 48120  
Phone (313) 554-0686 • Fax (313) 554-0696

[www.dvccu.org](http://www.dvccu.org)

