



Newsletter

W H E R E P E O P L E A R E W O R T H M O R E T H A N M O N E Y

Credit Union To Offer New Services !!

Share Dividend Rate

The Board of Directors declared a dividend of

3.40%

(Annual percentage yield)

Effective April 1, 2007

Don't Forget..... Your savings earn interest from the day of deposit to the day of withdrawal. No early withdrawal penalties. No fees.



Are You Going On Vacation Soon ?

Don't forget Travelers Checks

American Express

Travelers Cheques

always available to our members.
NO FEES OR SERVICE CHARGES



No Home Equity Loan Rate Increase...

Rates as low as 7.49%

Terms up to 20 years.

Absolutely No Fees !

Use your equity for a New Car, Vacation, or Home Improvements



Later this year we will begin offering several new services for our members.

SHARE DRAFT- CHECKINGFree checking will be available to credit union members with direct deposit.

DIRECT DEPOSIT.... Your pay check from any employer can be direct deposited into your credit union share draft checking or savings account. You can have your federal tax refund, Social Security or any type of pension check automatically deposited into your account.

VISA ATM / DEBIT CARD....Linked directly to your credit union share draft account.

HOME BANKING....Access your credit union accounts through our secure website.

WEB BILL PAY....Pay any bill online directly from your credit union account.

E-STATEMENTS...Download or print your statements. View up to two years of statements.

It's on the way and we will keep you informed as each new service becomes available !

NOTICE OF PRIVACY PRACTICES FOR CREDIT UNION MEMBERS

Important Information About the Personal Data Your Credit Union Collects and How It Is Used

To assure the continued privacy and confidentiality of your personal financial information, your credit union observes these practices and procedures:

INFORMATION WE COLLECT

We collect nonpublic information about you from some or all of the following sources

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from consumer reporting agencies.

INFORMATION WE DISCLOSE

We do not disclose any nonpublic personal information about our members and former members to affiliates or non-affiliated third parties except as permitted by law.

OUR SECURITY MEASURES

We restrict access to nonpublic information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with Federal regulations to guard your nonpublic personal information.

Credit union members and the public may receive copies of this notice of privacy practices by contacting the credit union.

This notification meets the notification requirements of the National Credit Union Administration regulation on privacy of consumer information, Part 716.

The Credit Union will be closed on the following days:

Monday, September 3, Labor Day

Monday, October 8, Columbus Day

Monday, November 12, Veteran's Day

Thursday, November 22, Thanksgiving

Friday, November 23, Thanksgiving

HOURS: 8:30 am–3:00 pm Monday thru Friday

Email: creditunion@desplaines.org

Your savings federally insured to \$100,000

NCUA

National Credit Union Administration, a U. S. Government Agency