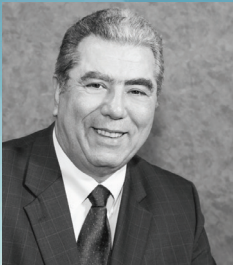


Spring 2018

SUMMER VACATION PLANNING

Let Directors Choice help!



Eugene M. Guarino
Chair, Board of Directors

Spring has finally arrived in New York. Usually summer isn't far behind – and that means vacations.

I hope you think of DCCU first for your vacations' financial needs.

We offer **VACATION CLUB ACCOUNTS** to help earmark money specifically for vacation purposes. You can have funds deposited with each paycheck or have the staff set up ACH deposits for effortless savings.

Find yourself with a sudden opportunity and no time to save? DCCU offers **UNSECURED PERSONAL LOANS** to get you relaxing in no time.

And our **RECREATIONAL VEHICLE LOANS** will get you in a new boat or camper and give you a chance to pick up some accessories with upcoming gift certificate drawing [see reverse page for details].

When traveling and in need of cash, open a DCCU **CHECKING ACCOUNT** with a **DEBIT CARD** to access your account while shopping or at ATM machines.



Travel safety tips

Whether using our debit cards or any other debit or credit cards, don't forget the basics of card safety:

- Keep your cards with you;
- Hide card and PIN numbers;
- Be aware of what's going on around you;
- Notify your financial institution of your travel plans so they won't block your transactions that seem out of your usual routine; and
- Only pack the cards you plan on using and jot down card numbers and phone numbers someplace separate in case you have to notify your financial institution of a lost or stolen card.

ANNUAL MEETING HIGHLIGHTS

Eugene M. Guarino, Walter J. Kent and Warren H. Riles, CFSP were elected to the Board of Directors, each for a three year term.

Eugene Guarino was re-elected as Chair, Walter Kent was re-elected as Vice-Chair and Warren Riles was re-elected as Secretary/Treasurer.

Kenneth Giek, Lester Grummons, CFSP, Frank Kerbein, CAE, CUDE and David Parente fill out the rest of the Board.

Michael J. Cushman was re-appointed as Chair of the Supervisory Committee. The Committee is comprised of Patricia Knight Scholl, Peter J. Rose, CFSP, Christopher Shepardson and Joseph J. Turcotte.

Vice Chair Kent welcomed everyone to the 18th Annual Meeting and reported that 2017 has continued what has become a tradition of success. A fully mobile enabled website was unveiled in June, a very successful CD promotion brought in funds to lower the ratio of non-member deposits and bring in funds to increase lending and growth was attained across the board in loans, membership and net worth.

Secretary/Treasurer Riles reported that in 2017, membership grew 3.36% and 78 new loans were disbursed for a total of \$2,289,853. The loan portfolio of \$6,212,6475 represents 266 loans. DCCU's net worth increased 8.5%, to \$1,374,392. DCCU remains well capitalized with a net worth ratio of 14.35%.

Supervisory Committee Chair Cushman reported on the Statement of Assets and Liabilities.



BE A DREAM CHASER!

RV LOAN SPECIAL: Rates as low as **2.74% APR*** on new recreational vehicles, and **3.24% APR*** on used recreational vehicles! Rates good on motorcycles, boats, ATVs, horse trailers, jet skis, campers and snowmobiles too! Rates valid April 1 - June 30, 2018.

You Can WIN . . . All closed loans will be entered into a drawing for a gift certificate from your choice of Amazon, Bass Pro Shops or Cabela's.

*Annual Percentage Rate

- 1st place: \$250
- 2nd place: \$100
- 3rd place: \$ 50

Give **Directors Choice** a call at
800-593-5920 . . . you'll be glad you did.



THE BEST-KEPT SECRET AROUND

Tell your family, friends and co-workers about the benefits of **DIRECTORS CHOICE CREDIT UNION** membership:

- Low loan rates and fees;
- High savings rates; and
- Outstanding service.



Most importantly . . .
YOU own it!

Don't keep it a secret any longer.


DIRECTORS CHOICE
CREDIT UNION leading the way

Board of Directors

Eugene M. Guarino
Chair

Walter J. Kent
Vice Chair

Warren H. Riles, CFSP
Secretary/Treasurer

Kenneth G. Giek
Lester R. Grummons, CFSP
Frank Kerbein, CAE, CUDE
David A. Parente

Supervisory Committee

Michael Cushman
Chair

Patricia Knight Scholl
Peter J. Rose, CFSP
Chris Shepardson
Joseph J. Turcotte

Hours of Operation

Monday – Friday
9:00 a.m. – 4:30 p.m.

2018 Holiday Schedule

(Notice of Closings)

New Year's Day, January 1
Martin Luther King Day, January 15
Presidents Day, February 19
Good Friday, March 30 - close 1pm
Memorial Day, May 28
Independence Day, July 4
Labor Day, September 3
Columbus Day, October 8
Veterans Day, November 12
Thanksgiving, November 22–23
Christmas Day, December 25

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1 South Family Drive
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800-593-5920

Editor: Kim Young

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

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