



DAYAIRSM
CREDIT UNION

Service That Soars!

Fall 2011

What do you want on **YOUR** debit card?

All personalized debit cards created by October 15, 2011 will be eligible for Day Air Credit Union's Best Picture Contest.

The picture with the most votes wins:

- \$1,000 deposited to their Day Air Credit Union checking account
- Their image highlighted in our next TV ad
- A free family photo package from 808 Studios Photography

Just go to www.DayAirPictureCard.com to create your personalized debit card today.

Then stop by to pick up your card and open your **FREE Day Air checking account** to enter the contest. Forget fees with our Simply Free Checking Account - no annual fee, no monthly fee, and no minimum balance. Enjoy free checking, while others are getting charged fees at banks!



Picture Yourself
here...



And Picture
yourself with **\$1,000!**

Voting runs from October 19 – Nov. 2, 2011.
Winner will be contacted on November 3, 2011.

Expires 10/15/11. Offer subject to change without notice. Subject to credit and checking approval. Day Air Picture Card is available to members in good standing with a valid checking account. Your Picture Card will work and function like a regular debit card and will be accepted wherever VISA® card transactions are accepted. Day Air Credit Union reserves the right to reject any submitted photograph. See website for more details and examples of photographs which will be excluded. By submitting your application for a Day Air Picture Card, you give Day Air Credit Union permission to use the photograph on the card and agree to indemnify and hold Day Air Credit Union harmless from and against any loss, damages, liability or costs incurred by or asserted against Day Air Credit Union caused directly or indirectly by or relate in any way to the use of the photograph submitted by you. The cost of each Day Air Debit Picture Card is \$10.

In Need of a Home or Auto Loan?

As you probably have heard, now is a great time to get a home loan. Loan rates are at all time lows. Our mortgage department is always looking for ways to help you save money. Day Air has created some unique products, such as the First Time Home Buyer loan, a No Closing Cost Refinance loan, and an Investment Rehab loan. If you currently have a mortgage you'd like to refinance, or if it is your first time looking for a home, be sure to contact us.

It is also a great time for buying a new car, truck or RV! You can be sure to find a car you love while getting a great rate with your credit union. You can apply for a loan anytime online, or give us a call at your convenience.

Now is the time! Save more money with Day Air and call us at (937) 643-2160 or visit us at www.dayair.org.

Day Air in the Community

We wanted to take a moment and share with you all the ways Day Air has given back to the Miami Valley in 2011. Thank you for your participation and support!

- **March of Dimes**—Basket Raffle & FB Campaign
- **Rubber Duck Regatta**—Sponsor
- **Crayons to Classrooms**—School Supply Drive
- **Community Blood Drive**—Kettering Branch
- **Festivals & Parades**—VA Patriot Freedom, Holiday at Home, MVRA Restaurant Week
- **Financial Education**—Money Sense Series, KIND, DCI, MEPRC, Girl Scouts, BHS, CHS, UD, Sinclair
- **Chamber of Commerce Events**—Dayton, Vandalia, Kettering-Moraine-Oakwood

Call for Board Candidates

Your Credit Union is governed by a Board of Directors, made up of nine volunteers that are member-elected.

If you are interested in representing the membership and serving on the Board, please contact Charlotte Leasure by October 24, 2011 at 937-643-2082 or cleasure@dayair.org for an informational packet.

Holidays Observed: Your credit union will be closed on the following holidays.

Veterans Day	November	11
Thanksgiving	November	24
Christmas	December	26

There's no such thing as the "one size fits all" plan



Join us for Estate Planning workshops & seminar

Presented by:

Jonathan Peirson, Financial Advisor*, CUSO Financial Services, L.P.

*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. (<Credit Union Name> OR "The credit union") has contracted with CFS to make non-deposit investment products and services available to credit union members.

President's Message

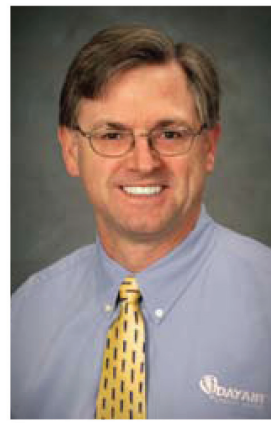
Dear Members,

What really is the difference between banks and credit unions? Not the products—your Credit Union offers every banking product that a bank has; checking, personal loans, mortgage loans, business loans, IRAs, mutual funds, annuities, health savings accounts, credit cards, and more. Not the deposit insurance—both banks and credit unions have federal deposit insurance to \$250,000 per account. So, what's the difference?

The main difference is that your Credit Union is a financial cooperative. Unlike banks which operate for the benefit of stockholders, Day Air's members own the organization. Everything your Credit Union does is toward the mission of enhancing YOUR financial well-being and of improving YOUR financial position.

At Day Air, it's all about you... Your financial well-being, your family, your money, no bailouts, no greed, and superior service.

As a consumer, you choose what institutions you do business with. There are many options in the financial services world, of course including your member-owned financial cooperative. As a member and as an owner of your Credit Union, the more business you do with Day Air, the better and stronger your Credit Union becomes. Please give us a call and find out how we can save you either time or money. Perhaps it's by refinancing an auto loan, or reallocating your mutual funds, by learning where the nearest no-fee ATMs are, or moving your checking account from a bank who no longer offers free checking.



All credit decisions at your Credit Union are made right here in the Miami Valley. Day Air associates are all Miami Valley people, who know and understand better than anyone else what's happening in the local economy.

Many commendation letters are received from members like yourself raving about the superior service received from one or more Day Air associates. How many family members do you have who could also be receiving better financial service, with better rates and lower fees than they're currently getting from a bank? How many friends, neighbors, and co-workers? As a member of your Credit Union who is happy with the service you receive, please help Day Air become even stronger and better than ever by referring your family and friends to your Credit Union. Everyone at Day Air would love to introduce them to superior financial service. Your friends and family will be glad you introduced them to Day Air!

Sincerely,

William J. Burke
President & CEO

Estate Planning Mini-Workshops: (all at noon)
Wednesday, November 9 (Wilmington Pike)
Thursday, November 17 (York Commons)
Tuesday, November 22 (Centerville)

Estate Planning Seminar:
Wednesday, December 14, 6:00 PM, Wilmington Pike Branch

RSVP by calling (937) 643-2160 by December 5th!