



DAYAIR
CREDIT UNION

Service That Soars!

Spring 2011

No Closing Cost Loan

Have you thought about refinancing your mortgage loan, but ultimately decided not to because of the high closing costs?

If so, check out our No Closing Cost Mortgage Loan! It's great for anyone who is looking for a mortgage refinancing loan! Rates are as low as 3.99% APR*. If we can help you save thousands of dollars, let us know! Visit www.dayair.org for more details!

*APR=Annual Percentage Rate. All loans subject to credit approval. See online disclosure for details.

Stretch Pay Plus Loan

Don't pay the high interest rates and fees for a loan from a payday lender or check cashing outlet. If you're still caught short on cash between paychecks, but need more than \$500, check out this great new loan! Details include a \$500-1000 loan amount, up to 6 month repayment period, payment protection is available, and direct deposit is highly encouraged.

We're here to help, so call (937) 643-2160 or visit www.dayair.org to see if you qualify! *Restrictions apply. See online disclosure for details.

Why Throw Away Your Money? Save with Sprint!

Join the 1 million credit union members nationwide that are already saving over \$74 million on their wireless plans! Day Air is pleased to bring our members these major services through the Spring Credit Union Member Discount Plan. Ways to save for new and existing Sprint customers:

- 10% off individual service plans
- 15% off business service plans
- Waived Activation fee on new activations
- Waived upgrade fee



Enjoy the perks, benefits and exclusive discounts that only credit union members can receive! There are 3 ways to get your discount: Call 877-SAVE-4CU, go online to www.SprintSave4CU.com, or visit your nearest Sprint store!

Holidays Observed: Day Air will be closed the following holidays.

Memorial Day.....May 30

*Subject to approval.

NO FEES.
LOWER RATES*.
BETTER LOANS.

Day Air's student loans can help fill funding gaps that federal aid can leave behind.

With zero origination fees, lower interest rates and flexible repayment options, it's easy to see why our private student loan solution is a better way to pay for college. We look forward to helping you achieve higher education, without the higher price tag!

For more information, or to apply, visit dayair.studentchoice.org or call our 24/7 student loan Call Center at 866-614-7813!



DAYAIR.STUDENTCHOICE.ORG



President's Message

Dear Members,

In 2011, we are continuing to help each member improve his/her financial condition because that is our mission and the reason we exist. We strive to be instrumental in developing more financial solutions and products to fit your everyday needs.

In the first quarter, Day Air has introduced two new financial products. A No Closing Cost 5 & 10 year mortgage loan was introduced, allowing members to refinance their mortgage loan in this environment of historically low rates without incurring any closing costs. Also, the StretchPay Plus loan was introduced, allowing members with direct deposit to obtain up to \$1,000 without a credit check. This loan is saving members, who otherwise would use a payday lender, hundreds of dollars in fees.

Once again, it is that time of year to start thinking about student loans! Day Air has a phenomenal private student loan product, and is great for helping fill the gaps that federal funding leaves behind. We want our members to get the best deal when funding a college education.

Day Air cares about you and your financial condition, no matter what it might be. Please let us continue to be your primary financial institution and tell your family and friends about us too.

Sincerely,

William J. Burke, President & CEO

Free Checking

Perfect for anyone who wants hassle-free checking.

*No Minimum Balance
Unlimited Check Writing
Free Online Banking and
BillPayer
Free ATM/Debit Card
Online Check Reordering*

Learn more about our checking account benefits by calling us or stopping into a branch today!

Financial Planning Center

Do you have financial questions? Day Air offers you a complimentary, no obligation consultation with a registered Financial Advisor*, who will work with you to help you identify and achieve your long-term financial goals.

We want you to enjoy the finer things in life, both now and later. Start planning your future today for a bright tomorrow! Our Financial Advisor, Jonathan Peirson, will sit down with you one on one and discuss your long term financial planning goals... deciding what's best for you! Call (937) 643-3805 to schedule your appointment today!

Turbo Tax® Online™

We know you want to get your tax refund ASAP. Try TurboTax® Online today at www.dayair.org to know your return is accurate

Day Air's Routing
Number is:

242277808

Don't forget! Day Air's Annual Meeting will be held on **Wednesday, April 27, 2011** at the Wilmington Pike Branch, 3501 Wilmington Pike in Kettering beginning at 7:00 pm. Please join us to review the successes of 2010 and share the goals of 2011! We hope to see you there!

*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. Day Air Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members.