



DAY AIRSM
C R E D I T U N I O N

Service That Soars!

Winter 2010

What's Your 2010 Resolution?

Day Air is ready to ring in the New Year by helping you improve your financial condition - no matter what the situation might be.

You can rest assured that Day Air is in a great position to continue to help all members. So what is your 2010 resolution?

Create a budget and stick to it: Day Air offers a free financial service to all members - Balance. Balance will help you create a realistic budget. Just call 888.456.2227! Start the year off right!

Know and improve your credit score: Knowing and maintaining a good credit score is vital to a healthy financial future. A Day Air loan professional will sit down with you one on one and go over your credit report with you showing you ways to improve or maintain your score - all for free!

Decrease your monthly expenses: If you have loans at other financial institutions, we might be able to save you money by lowering the payment with a Day Air loan*. With our great, low rates, let us calculate a loan payment so you can see right away if you'd be saving money. Why not try - there's nothing to lose!

*All loans subject to credit approval.

Apply for a Day Air Scholarship!

Day Air Credit Union will award two (2) \$1,000 scholarships for tuition and fees to full-time students enrolled in an accredited college or university for the 2010-2011 academic year.

For more details or to apply visit <https://www.dayair.org/scholarship.htm>.



Save money for something special: Day Air offers a variety of savings accounts to meet all of your saving needs, both short and long term. Let us know your goals and we'll help guide you in the right direction.

There is no better time to start fresh than the New Year. Whatever your financial need might be, we have a solution - all year long! Just ask and we will assist you with all of your financial needs.

Questions? Call us at 937.643.2160 or 888.DAYAIRCU or email us at mail@dayair.org.

Holidays Observed

Your credit union will be closed the following holidays.

Martin Luther King.....January 18
President's Day.....February 15



Follow us on Twitter...

What are we tweeting about?

- Events
- Hot financial topics
- Money saving tips
- And so much more!

PRIVACY NOTICE

Day Air Credit Union, your member owned financial institution, is committed to providing you with competitive products and services to meet your financial needs. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes non-public information from us as we conduct the business of the credit union. If after reading this notice you have questions, please contact us at: 888-329-2472 or 937-643-2160 or write to: Day Air Credit Union, P.O. Box 292980, Kettering, OH 45429.

Information We Collect About You

We collect non-public personal information about you from the following sources:

- Information we receive from you on applications and other forms
- Information we receive from a consumer reporting agency

We may disclose all of the information we collect, as described above, as permitted by law.

Parties Who Receive Information From Us

We may disclose non-public personal information about you to the following types of third parties:

- Financial service providers, such as insurance companies, mortgage service companies, and securities broker-dealers.
- Non-financial companies, such as consumer reporting agencies, data processors, check/share draft printers, financial statement publishers/printers, plastic card processors, direct marketers, and government agencies.

Disclosure of Information to Parties That Provide Services to Us

In order for us to conduct the business of the credit union, we may disclose all of the information we collect, as described above, to other financial institutions with whom we have joint marketing agreements, to other companies that perform marketing services on our behalf, or to nonaffiliated third parties for the purposes of processing and servicing transactions that you request or authorize, so that we may provide members competitive products and services. We may also disclose non-public personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

Disclosure of Information About Former Members

If you terminate your membership with Day Air Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

How We Protect Your Information

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

Let us know if you have questions. Please do not hesitate to call us — we are here to serve you!

Hey Kids...



Check them out at dayair.org!



President's Message

Dear Members,

I'd like to thank you, the member-owners of Day Air Credit Union, for yet another great year. Because of your efforts in spreading the good word about your Credit Union in addition to you expanding your own relationships with us, we've experienced tremendous growth. We hope that we can continue to exceed your expectations in offering you and your family the tools to improve your financial well-being.

Your Credit Union is now bigger, safer and stronger than it has ever been. As always, we're focused on helping you with your financial needs. I'd like the opportunity to point out some of the many ways your Credit Union differentiates from other financial service providers.

In addition to better rates and lower fees, your credit union focuses on solutions tailor-made for your specific financial situation. We will review your credit report and credit score with you at no-cost, along with a complete explanation of how to increase your credit score. Financial counseling seminars are offered all year long on a myriad of topics. There are many ways to more easily develop a savings habit, from using direct deposit and payroll deduction to opening College Saver accounts or Auto Loan Plus accounts. All e-deposits made by qualifying members through Day Air's home banking system are made on the honor system. Just credit yourself the funds then mail the check the next day.

Day Air Credit Union is a locally based, community oriented organization. All decisions are made in the Miami Valley and everyone here at the Credit Union is intimately familiar with our community. You never have to worry about your loan decisions being made out of state or talking to employees at a foreign call center. In 2009 we began offering student loans because many of the traditional financing sources disappeared. If you or a loved one needs assistance in financing a college education, please contact us – we can help with our low rate private student loans.

If you have a Day Air credit card you will be receiving a summary of changes with a letter of explanation. Our program is changing yet retains the advantages over competing cards that you've always enjoyed, from lower rates and greater choices to no monthly or annual fees. All changes are as transparent as possible – please call us if you have any questions.

Your financial partners at Day Air would like to wish each and every one of you a happy and prosperous 2010. Remember, we are here for you no matter what your financial situation may be. We have a solution and can point you in the right direction – it's our promise to you.

Sincerely,

A handwritten signature in black ink that reads "William J. Burke".

William J. Burke
President & CEO

PO Box 292980
Kettering, Ohio 45429



Day Air's Private Student Loan...A Great Way to Pay for College!

With tuition and fees on the rise and federal aid limits remaining relatively low, you may need some help filling the gap. Day Air can help with a private student loan!

Enjoy!

- No origination fees
- Easy online application
- A Fast and Easy Approval Process
- Low, credit-based interest rates
- Flexible repayment options
- And so much more!

For more information, visit dayair.org!



*All loans are subject to approval.

937.643.2160 · 888.DAYAIRC

