



# DAYAIR<sup>SM</sup> CREDIT UNION

*Service That Soars!*

Summer 2009

## Rates are increasing...

It's a great time to purchase a new home! There are some great buys on the market and if you are thinking about a purchase or refinance, now is the time to act on it, before rates get too high.

Your credit union offers a variety of mortgage loans and a fast and easy approval process. You can apply online at your convenience at [dayair.org](http://dayair.org) or you can call us at 643.2160. We are here to make the mortgage process a smooth and simple one.

And remember, there are members who could be eligible for a special welcome home grant! Call us today to see if you qualify... hurry because this special grant money will not last long!

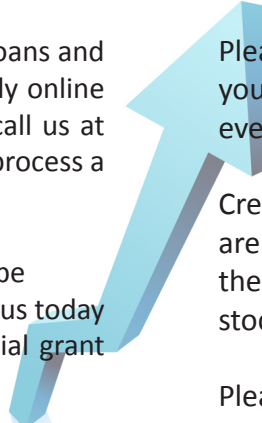
## Day Air is growing...

Despite the economy Day Air continues to grow! We thank you, our members, for continuing to spread the word about all we have to offer. It is because of you that we even exist.

Please take advantage of all we have to offer. The more you utilize us the more we grow and in turn we can help even more people.

Credit Unions fill a great niche in the community and we are so different than other financial institutions. You are the owners here - very different from the banks where stockholders are the owners.

Please continue to use us for all of your financial needs and tell everyone you know about us! We appreciate it and we will continue to help improve your financial condition.



## A Better Way to Pay for College...

Day Air now offers student loans to help fulfill your funding needs. When federal aid just isn't enough, we can help!



- No origination fees
- Easy online application
- Low credit-based interest rates
- Flexible repayment options



\*All loans subject to an evaluation of each applicant's credit.



## Meet & Greet the Mayor...

Join us on Saturday September 12, 2009 from 10 - 11:30 am for a special meet and greet with Kettering's Mayor Don Patterson. Various topics will be discussed as well as a question and answer session.

Hurry! Space is limited. RSVP to Don Schweitzer at 643.3820 or dschweitzer@dayair.org. This will be one you won't want to miss!

## Try BALANCE.....

Feeling financial stress? As a benefit of your Day Air membership, you have access to BALANCE Financial Fitness Program. Free budget and debt counseling is available Monday through Thursday, 8 am to 11 pm, Friday, 8 am to 8 pm, and Saturday, 11 am to 8 pm.

Relieve the pressure. Call BALANCE toll-free 888-456-2227 or visit [dayair.org](http://dayair.org) and click on balance.

## Introducing...



Our new Money Mammals Saving Money is Fun Club is a great way to start teaching your kids the importance of financial responsibility. With the current economic climate, it seems like there has never been a better time to start this important life lesson.

Stop in with your kids (ages 0-11) and learn about this fun way to save. Kids receive a money mammals punch card and earn rewards for depositing money!

Check out our fun interactive site at [dayair.org](http://dayair.org)! The money mammals site has fun games for kids and there is a section for adults too.

## President's Message

During these uncertain economic times, some people are facing financial challenges they have never faced before. As your credit union, we want you to know that we are always here for you!

If you have lost a job and you are unable to pay all of your bills, do not ignore the problem. Be proactive in trying to resolve these issues.

Consequently, many people are also facing decreasing credit scores. If you have had creditors close accounts or decrease your lines of credit, this could have an impact on your financial situation. The lower your credit score, the more you may have to pay for credit in the future.

The financial climate in this country has changed and the only thing that we can do is find



solutions to help fix our individual problems.

Day Air is here to help. Our mission is to help improve your financial condition. So whether you need a budget put together or financial education, we are here to point you in the right direction.

Please do not forget about our credit score enhancement program. If you think the current economic situation has had an impact on your credit, let your friends at Day Air find ways to help improve it.