



DAY AIRSM
CREDIT UNION

Service That Soars!

Fall 2009

What's your score?

As a benefit of membership, you are entitled to a free, one on one credit score consultation. We will pull your credit report and show you ways to improve and maintain your score. The best part is it only takes minutes!

Knowing is power! The importance of credit today is significant; overlooking this fact can be detrimental to your financial health. Don't pass up the opportunity to review your credit report with a Day Air professional!

Call us today! 937.643.2160



New & Improved BillPayer...

Day Air is excited about the recent BillPayer upgrade, full of new features.

If you've always used BillPayer and have any questions please let us know. If you have not used BillPayer we strongly suggest you try it.

BillPayer can save you time and money and best of all it's free. Check it out online at dayair.org.

For Your Safety....

For the safety of yourself, other members and staff, we ask that you please remove hats, sunglasses and anything else that may block your face while in a branch. Due to security reasons, we also ask that you refrain from using your cell phone. Thank you!

tweet!



Follow us on Twitter...

What are we tweeting about?

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



Loans! Loans! Loans!

Day Air has millions to lend and we'd love to make you a loan!

When choosing a loan source we hope you come to us, your trusted financial partner. If you have a need, chances are we have a solution. Whether you are purchasing your first home, buying a car, making home improvements or consolidating debt, we have a variety of loans to meet your needs.

And don't forget, if you have loans at other financial institutions, give us the opportunity to save you money. Just call and we'll let you know. One phone call could save you lots of money!

Apply 24/7 at dayair.org or 937.643.2460 or 888.DAYAIRCU.

* All loans subject to credit approval.

Thinking about student loans for next semester?

Day Air Credit Union offers student loans to help fill the funding gaps that federal aid can leave behind. We are able to offer members a low cost financing option that will help you or a family member achieve your dream of a higher education.

Our student loan was truly designed with your best interest in mind and offers lower loan rates, zero origination fees and more flexible repayment options.

Visit dayair.studentchoice.org to try out our total cost calculator, learn more details about our student loan products or apply online!

President's Message

Dear Members,

In recent weeks, we've heard from many members who have been affected by the current economy. Banks and credit card companies everywhere are increasing rates and fees and decreasing lines of credit on borrowers who have acted with the utmost responsibility – never making late payments. Because these companies are so big, they have to cut their risks across the board and it doesn't matter to them that individual people are affected. Day Air is a local, full service financial institution and because we make decisions locally we can make them on an individual basis. Your Credit Union has worked hard to earn your trust, one member at a time.

We hope to earn all of your business so that we can continue to grow and help even more members. If you have a loan, credit card, or checking account elsewhere, please let us see if we

can help you save money or at least steer you in the right direction. Even if you've had some financial bumps in the road we can assist you. Let us help you whatever your financial situation might be.

Day Air has proudly served the Miami Valley for close to 65 years and we intend to be here for at least another 65 years. Thank you for allowing us to help you and your family.

Sincerely,

William J. Burke
President & CEO



Holidays Observed

Your credit union will be closed the following holidays.

- Veteran's Day** November 11
- Thanksgiving** November 26
- Christmas Day** December 25
- New Year's Day** January 1

Hey Kids...



Check them out at dayair.org!