



# **DFCU Network**

A Financial Publication from Digital Federal Credit Union

Winter 2008-2009

**File  
Your  
Taxes  
Online**

**Resolve to Check  
Your Credit Report**

*A Penny Saved . . .*

**It's Smart to  
Start Saving**

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(For Hearing Impaired Only)

Have you had a good experience with DCU that you want to share with others? Send us an email at [dcu@dcu.org](mailto:dcu@dcu.org) or mail it to DCU, Attn: Marketing Dept., PO Box 9130, Marlborough, MA 01752-9130.

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# It's Smart to Start Saving

Who is running your financial future? You are! You have the power to control your spending and save money. Even small amounts saved each month can help you weather rocky economic times and stay on track for a secure financial future.



## Our Vision –

"All members achieve their financial goal."

## Savings Start Here

**Step 1:** Pledge to save more starting now. It doesn't matter how much you have (or haven't) saved in the past – make a commitment to save at regular weekly or monthly intervals.

**Step 2:** Build an emergency fund. It's possible you will eventually have car repairs, broken appliances, doctors' bills, and other big bills. Build the equivalent of one to two months' pay to be ready.

**Step 3:** Identify real, long-term, tangible savings goals that motivate you to save. There are so many reasons to save – college, retirement, a car, a home, a wedding, anything under the sun.

**Step 4:** Review your spending habits and pinpoint a few areas where you can tighten your budget to squeeze out more savings.

**Step 5:** Take advantage of the many account options available with DCU to help you grow your savings.

## Ways to Save with DCU

Savings accounts at DCU are set up with your goals in mind. Regular **Savings Accounts** are the perfect place to start, with a low minimum balance. **Ltd Savings Accounts** earn higher dividend rates on higher balances. Our **Youth Accounts** feature special rates for members under 19 years old. Have a specific savings goal in mind? DCU's **Holiday Club Accounts** and **Member-Described Savings Accounts** are designed to help you reach your goals. **Money Market Accounts** and **Money Market IRAs\*** have tiered dividend rates, with higher rates on higher balances. Note that these are federally-insured, unlike money market mutual funds.

**Certificate Accounts** earn even more for your savings, with terms from three months to five years. Members can open Certificates for as little as \$500. Try these smart Certificate strategies:

- Build a Certificate ladder by opening Certificates with staggered maturity dates (6, 12, 18, and 24 months, for example). You may benefit from the higher interest rate that longer-term Certificates often pay, while enjoying access to a portion of your money regularly. DCU's

60-month Certificates pay the highest rates. If you had five of them with each one maturing a different year, you'd ensure maximum return whether rates go up or down.

- Open an **American Dream Certificate** to earn a competitive rate on your savings earmarked for a down payment on a home.\*\*

## What Are You Waiting For?

Take control of your financial future with a new savings plan for the new year. For more savings options and account details, go to [dcu.org](http://dcu.org), visit any branch, or call 508.263.6700 or 800.328.8797.

\* IRA = Individual Retirement Account.

\*\* For members with a Loyalty Checking Plus relationship who want to purchase their first home.

## Beat the Odds

Saving money is easier said than done. Here are some tips to help you beat the odds and maximize your savings:

- **Identify spending leaks** and choose one (or more) to eliminate – music downloads, energy drinks, movie rentals, etc.
- **Set up an automatic transfer** from checking to savings, even if it's just \$25 a month.
- **Deposit "extra" cash** from a bonus or tax refund into savings.
- **Get help before debt spirals out of control** – take advantage of free financial counseling and education through BALANCE. Call 888.456.2227 or visit [balancepro.net](http://balancepro.net).
- Visit DCU's *StreetWise* for money-saving tips on everything from insurance to family finances. Go to [dcu.org](http://dcu.org) and select "StreetWise."

# Resolve to Check Your Credit Report

2008 was loaded with economic twists and turns that left Americans scrambling to secure loans, protect savings, and keep their jobs. Can't stand the thought of one more surprise in your financial life? In 2009, resolve to take charge of one thing you can control – your credit report.

## Get the Facts

Whenever you apply for credit, your potential lender considers your credit score. Essentially a rating system based on your credit report, your

credit score is meant to measure how likely it is that you will pay back the loan.

Your report shows the amount and type of credit accounts, on-time or late payments, and whether a collection agency was contacted to collect your debt. A clean report and good credit score make it easier to get the best rates when applying for a home mortgage, auto loan, credit card, or other loan.

Still, paying on time won't protect you from surprises that can pop up in your report. You may be a victim of identity theft and not even know it. Or you could be the victim of a clerical error – for example, the information of someone with the same or similar name landed on your report by mistake. Your credit score may suffer if these errors are not identified by you and fixed.

## Check Your Report

Ready to access your report? You can get your credit report free once a year through each of the three major credit bureaus (Equifax, Experian, and TransUnion) at [annualcreditreport.com](http://annualcreditreport.com).

Need help reviewing your report? As a DCU member, you can receive a low-cost credit report with a credit score through the BALANCE<sup>SM</sup> Financial Fitness Program. BALANCE will provide a Credit Report Review with a specialist. This is the perfect opportunity to look for errors and take steps to fix inaccuracies. Call 888.456.2227 or visit [balancepro.net](http://balancepro.net) to learn more.



## What's Better Than an Extended Warranty?

IT COULD BE MECHANICAL BREAKDOWN INSURANCE THROUGH DCU

If you plan on keeping your car for a while, consider Mechanical Breakdown Insurance (MBI). It helps you avoid paying for costly out-of-pocket repairs after the manufacturer warranty expires. It is an insurance option, and its coverage and premiums are regulated by state insurance departments. If you buy MBI through DCU, you'll find it is fairly priced for new and used car coverage. The cost is about half what a dealer would charge for a typical extended warranty. Plus you usually can go to your repair shop of choice (dealer warranties may limit work to specific dealerships).

Ultra Gold Coverage of MBI includes:

- Engine – diesel and rotary
- Cooling system
- Fuel pump
- Transmission
- Drive shaft
- Steering
- Suspension
- Brake system
- Electrical and electronics
- Air conditioning
- Fuel injection
- And more

For more information and a list of covered parts, go to the [dcu.org](http://dcu.org) index to find Mechanical Breakdown Insurance, or call us at **508.263.6700** or **800.328.8797** to sign up today.

# DCU Checking Opens the Door to a Great New Year

Why not make your New Year's resolution easily attainable with the help of DCU? You can use DCU's services to get organized, become more "green," or start saving more of your hard-earned dollars. It's never been easier!

DCU Checking comes with many extras, including an array of convenient online services:

- **PC Branch** allows you to monitor your accounts, transfer money, and receive your bills from the convenience of your home or office.
- **eStatements** give you convenient access to your monthly checking statements online, which you can view through PC Branch.
- **Bill Payer** helps you pay bills electronically – there's no need to buy stamps and mail envelopes.
- **PC Deposit**, DCU's latest convenient service, allows you to scan and deposit checks from home.
- **24-Hour Telephone Access**, with Easy Touch Telephone Teller that includes speech recognition, allows you to transfer funds between your accounts any time.
- **Members' Monthly** newsletter – FREE!

The more you use your DCU Checking Account and other DCU services, the more rewards you can earn – do more, get more. DCU's Loyalty Checking and Loyalty Checking Plus Accounts can help you save even more time and money with additional benefits beyond Free Checking, such as ATM surcharge reimbursement, special dividend and loan rates, free checks, and more! Read about these checking options at [dcu.org](http://dcu.org) or talk with a Member Service Representative at a branch today. Or give us a call at 508.263.6700 or 800.328.8797 – we want to help you make the most of your time and money.

Do more.   
Get more.

MORE WAYS TO SAVE ADDED!

## DCU Merchant Rewards and Visa® Check Card Program

Can a check card offer cash back perks? If you use your DCU Visa Check Card at certain merchants and restaurants, it can! DCU has teamed up with many of your favorite retailers to help you earn cash rebates when you use your Check Card. Every time you use your DCU Check Card at certain online retailers, stores, or restaurants in our Merchant Network, you'll earn 3% in cash rebates.

The Merchant Rewards Network is filled with popular merchants, including:

- 1800flowers.com
- Advance Auto Parts
- Eddie Bauer
- Gap
- Hard Rock Café
- K-B Toys
- Legal Sea Foods
- Macy's
- Mrs. Fields
- Overstock.com
- Sephora
- The Home Depot
- Yankee Candle
- And more!

Some retailers in the Merchant Rewards Network are only available online through the DCU Merchant Mall – conveniently located at [dcu.org](http://dcu.org). It's an easy way to shop from the comfort of your home, plus you'll save gas and earn rebates!

The Merchant Network is growing quickly, so look for more details at DCU branches or visit [dcu.org](http://dcu.org) for the full merchant list. When making purchases in-store, be sure to select "credit" – it still comes out of your checking account. PIN transactions and Visa debit transactions are not eligible for cash rebates.

To learn more about the new DCU Merchant Rewards program, visit [dcu.org](http://dcu.org) or call 508.263.6700 or 800.328.8797.



StreetWise

# FREE GOLD – No Strings Attached

BY REMAR SUTTON, DCU'S STREETWISE NATIONAL CONSUMER SPOKESPERSON

Are you worried about money these days?

Right under your nose there's a mother lode of information that can save you money. It can help you make wise decisions and guard against scams.

The "mother lode" is the eight years of *StreetWise* articles at [dcu.org](http://dcu.org) that you have access to as a DCU member. *StreetWise* is the completely custom consumer web site DCU and my team provide to you. And each month, we put the previous month's "Remar's Report" into the archives. These reports are powerful. Check out these topics:

**Thinking about buying a foreclosed house?** You may save money, or you could dig yourself a financial hole. Is a foreclosed house an option for you? How do you buy it right? The first step is to educate yourself. See the August 2008 archived *StreetWise* report and check the resources of DCU Realty.

**Does a reverse mortgage right now make sense for you or your parents?** If you listen to the ads pushing these mortgages, you might not be getting all the facts. In actuality, reverse mortgages can be the right choice for some people and a poor choice for others. For sound information on this financial tool, see the June 2008 report for accurate details.

**Thinking about a "financial service" that claims to help your financial well-being?** Remar's Report from November 2008 looks at offers you'll want to avoid, such as phony health insurance and credit repair schemes, as well as services such as some "balance transfer" offers. We show you how DCU can offer real help.

**Want to know more about scams related to the economy?** Foreclosure rescue scams are a big thing

right now, and my March 2008 report tells you how to look out for those scams and more. Incidentally, know the big lesson in all of these scams? If it's too good to be true, it is too good to be true.

**Worried about health-care costs?** Spend some time at my October 2008 Remar's Report, and you'll know a lot more about health-care costs than a lot of those folks in Washington. We look at everything from Health Savings Accounts to Health Reimbursement Arrangements to find ways to save money on medications.

**Wonder if small savings can make a big difference?** Wonder no longer! Small savings put money right in your pocket, with no taxes and no deductions. "Dollar-Saving Tips for Budget Stretching in Tough Times" (September 2008) gives you no-stress tips for long-term, easy savings.

**Wondering what to do about your transportation needs?** Should you trade now? Or should you keep the old chariot going for a few more years? We've got two great reports on wheel issues right now. July 2008 helps you decide if now is the time for you to buy a vehicle. We then tell you about financing options. And if the July report helps you decide to keep your car, our April 2008 report gives you great tips for stretching the life of your vehicle.

*StreetWise* and the *StreetWise* archives are free, powerful tools for you. Click on *StreetWise* on the top right corner of DCU's home page at [dcu.org](http://dcu.org).



Visit *StreetWise*  
today at [dcu.org](http://dcu.org).

# There's Still Time to Contribute to an IRA

As you reflect on your financial situation in 2008, you may wish things could have been different, especially as far as your retirement savings are concerned. The good news is there is still time to take advantage of an Individual Retirement Account (IRA). An IRA can help you work toward a financially secure retirement and maybe trim taxes for 2008. You have until April 15, 2009, to make a contribution for the 2008 tax year.

## Check Out the Tax-trimming Possibilities

One of the perks of IRAs is tax advantages. There are two types of IRAs: Traditional and Roth IRAs (see *Traditional or Roth?* below to learn more). Both types offer tax benefits that can help your savings grow faster, and you'll pay less in current taxes because earnings are tax-deferred.\* Depending on your participation in an employer's retirement plan and adjusted gross income (AGI), contributions to a Traditional IRA may be tax-deductible. Visit the IRS web site at [irs.gov](http://irs.gov) for more information.

You can contribute up to \$5,000 to any combination of Traditional and Roth IRAs.\*\* If you're age 50 or older, you can contribute up to \$6,000.

Converting a Traditional IRA to a Roth IRA may be a smart tax strategy if your retirement portfolio has taken a beating this year. Discuss this tactic and eligibility requirements with a qualified financial advisor to learn more, as you will owe income tax on the amount you convert.

## Learn More with DCU Financial

The Financial Consultants at DCU Financial are experienced in helping DCU members choose retirement savings vehicles that are appropriate for their situations. If you would like to discuss Individual Retirement Accounts or other options with us, contact **800.328.8797, ext. 6077**, or email [financial@dcu.org](mailto:financial@dcu.org).

\* Taxes will be due upon withdrawal in retirement from a Traditional IRA. Withdrawals from a Roth IRA may be tax-free if certain conditions are met. Premature withdrawals from either type of account will be subject to ordinary income taxes and a 10% tax penalty.

\*\* This amount may be adjusted for inflation in future years.

## Traditional or Roth?

A **Traditional IRA** allows you to defer taxes on the account earnings. You may also be able to deduct at least part of the contribution from your taxes if you are eligible. You must pay taxes when you begin taking withdrawals at retirement.\*

A **Roth IRA** offers tax-free growth when you hold it for at least five years and begin taking distributions after age 59½. To be eligible, a single taxpayer's adjusted gross income must be less than \$116,000

and a couple filing jointly must have income less than \$169,000.\*\*

A DCU Financial Consultant can help you determine the type of IRA that is best for your situation. Read more at [dcu.org](http://dcu.org), email [financial@dcu.org](mailto:financial@dcu.org), or call **800.328.8797, ext. 6077**.

\* Taxes are due upon withdrawal at ordinary income tax rates. Withdrawals prior to age 59½ may be subject to a 10% tax penalty.

\*\* These are 2008 limits.



# Winterize Your Home and Vehicles

When the weather outside is frightful, it pays to remember that winter's snow, cold, and ice can take a toll on your home and vehicles. To keep your family safe and avoid costly losses, be sure your home and vehicles are properly winterized.



## Home Sweet (and Snug) Home

**Snuff out fire hazards.** Home heating is the second leading cause of home fires, and they are the most deadly fires. Have furnaces, wood stoves, fireplaces, and chimneys inspected annually and cleaned, if necessary. Be sure smoke and carbon monoxide detectors have fresh batteries and are working properly.

**Maintain gutters.** Keep your gutters clean so that melting snow and ice can flow freely. Debris can lead to ice dams, resulting in water damage or even a collapsed roof. Gutter guards may prevent debris from accumulating in your gutters.

**Trim trees.** Ice, snow, and wind can cause weak trees or branches to break, potentially damaging your home or injuring someone walking on your property.

**Insulate well.** A well-insulated attic can help prevent ice dams. Insulating the basement or crawl space can help protect pipes from freezing.

**Repair steps and handrails.** Broken stairs and banisters can become deadly when covered with snow and ice.

## On the Road Again

**Get a grip on tire safety.** Replace tires that are too worn or too old. Over time, rubber hardens,

making tires less pliant and more slippery. Also, be sure they're properly inflated for the best possible contact between road and tire.

**Install new wiper blades.** They deteriorate quickly, so replace them before you really need them. Be sure your windshield fluid reservoir is full, too.

**Change the light bulbs.** Replacing old fog, brake, tail, and head lights – before they burn out – can help you avoid a dangerous situation.

**Check the oil and antifreeze.** Refer to your owner's manual for the proper products for your vehicle.

**Carry an emergency kit.** Stock it with blankets, flares, scraper, snow shovel, flashlight, first-aid kit, jumper cables, sand or salt to use if you get stuck, high-energy food, and water.

## Winterize Your Insurance Policies

Familiarizing yourself with your home and auto insurance coverage is a good idea in any season, but scheduling an annual review at the beginning of the year may help you remember to do it. Your insurance agent will be happy to help with a policy checkup to see that you have appropriate coverage. Call 508.263.6978 or 800.328.8797, ext. 6978, to learn more.

DCU Insurance represents eight insurance company partners and serves members in the following states: Colorado • Connecticut • Georgia • Maine • Massachusetts • New Hampshire. Contact DCU Insurance: 508.263.6978 or 800.328.8797, ext. 6978. For members in all other states, DCU Insurance partners with Travelers and Liberty Mutual, two top-quality insurance company partners who can serve members' needs directly. Contact Travelers: 800.842.5936. Contact Liberty Mutual: 888.380.9287. DCU Insurance (DCU Financial Insurance Services, LLC) is an affiliate of Digital Federal Credit Union (DCU). Business conducted with DCU Insurance is separate and distinct from any business conducted with the credit union. Any insurance required as a condition of the extension of credit by DCU need not be purchased from DCU Insurance but may, without affecting the approval of the application for credit, be purchased from an agent or insurance company of your choice. If you have any concerns or complaints regarding this relationship, you may contact the Massachusetts Office of Consumer Affairs, or the insurance department of your state. For information on how to contact them, you may call us. Insurance products are not deposits of DCU and are not protected by the credit union or the NCUA. They are not obligations of or guaranteed by the credit union and may be subject to risk.

# Relocate with **DCU Realty**

Buying a home on familiar turf is challenging enough. House hunting in a new city or town – especially when you’re on a tight deadline – can be nerve-wracking.

If you don’t live in an area, it’s much more difficult to scope out current housing opportunities. You need an expert on your side to help compare neighborhoods, schools, and other aspects of the location.

Gathering this information takes time, and the clock is ticking. But that doesn’t mean you should shortchange your homebuying experience.

## **Service You Can Trust**

DCU Realty provides a **FREE** relocation service to connect you with qualified, professional real estate agents at both your selling and buying destinations. A knowledgeable agent can do the legwork for you, previewing homes and neighborhoods that fit your specifications. Plus, the agent is a local expert who can provide unique perspective about a particular area. When you’re ready to make an offer, he or she can negotiate on your behalf and take care of details that are difficult to manage from afar.

When there are so many variables and so much at stake, it’s crucial to have someone you trust working in your best interests. A DCU Realty relocation specialist can answer your questions and help you start your home search.

Learn more at  
[dcuhomes.com/relocate](http://dcuhomes.com/relocate)  
or call 888.832.8929, ext. 9713.



## **Tell Your Friends about Us**

If you’ve had a great experience with DCU, please tell a friend! Encourage others to join so they can benefit from credit union membership, too. A strong membership base leads to great things – more services for you as well as your friends and family who choose to join. Your family members and friends can join through one of DCU’s 750 work relationships or member organizations. To learn more, visit [dcu.org](http://dcu.org) and click on “Join DCU Today.” Or stop by any branch or call our Information Center at **508.263.6700** or **800.328.8797**.



# File Your Taxes Online for Speed and Security



## Tax Preparation Discounts

We're pleased to offer our members discounts on two leading tax preparation services:

1. Try TurboTax® Online Free Edition or save 15% on TurboTax Products.

2. Relax and let a local Jackson Hewitt tax professional handle your taxes and save \$25 (visit [dcu.org](http://dcu.org) to print your coupon).

To get started today, visit [dcu.org](http://dcu.org) or call **800.613.4406**.

Last year, 62% of taxpayers filed their tax returns the easy, fast and secure way – electronically! E-filing your federal income taxes can cut in half the time it takes to receive a refund if you have one coming.\* Select Direct Deposit to cut your wait time even more.

Electronic filing is a “green” option since it eliminates or greatly reduces the amount of paper you need to send to the IRS. You can file electronically using your home computer or a tax professional. You may even qualify for the IRS’s Free File program. Check the IRS web site, [irs.gov](http://irs.gov), to see if you’re eligible.\*\*

If you owe taxes, you have a number of payment options when you file electronically. You can use electronic funds withdrawal to e-file and e-pay in a single step, use a credit or debit card, or use the Electronic Federal Tax Payment System.®\*\*\*

The IRS offers a wealth of information about filing your taxes at its web site, [irs.gov](http://irs.gov).\*\* You can find the forms and publications you need to file your return, and an extensive selection of helpful “Tax Topics” to help you learn more.

\* Source: [irs.gov](http://irs.gov).

\*\* Web site provided for information only; no endorsement is implied.

\*\*\* A fee will apply to payments made by credit or debit card.

## 2009 Board Nominees and Annual Meeting

The Nominating Committee has nominated Frank Branca, Karyn Brown, and David Garrod to the Board of Directors to serve 3-year terms beginning April 28, 2009. The nominees have the unanimous support and endorsement of the DCU Board of Directors.

The following information was supplied by the nominees:

**Frank S. Branca\*** – Member since 1983. Chairman of the DCU Board of Directors for past four years. Past member and Chair of Supervisory Committee. Held numerous senior Customer Services management positions at Digital Equipment and Compaq. Extensive domestic and international experience in creation,

delivery, and management of all aspects of Client Services. ASEE from Wentworth.

**Karyn L. Brown\*** – Karyn has enjoyed 25 years in High Tech focusing on software and services. She has complimented her career with a number of volunteer roles and community service projects. Her commitment to DCU is predicated on representing community values and supporting the credit union charter.

**David J. Garrod\*** – Secretary of the DCU Board and DCU Director since 1994. David has an MBA from Northeastern University and a BS from University of Southampton, England. He has many years of software engineering and

management experience and is currently employed as a Senior Networks Communications Software Design Engineer with Enterasys Networks.

DCU’s Annual Meeting is Tuesday, April 28 at 5 p.m. at DCU Corporate Headquarters, 220 Donald Lynch Boulevard, Marlborough, MA.

\* Incumbent

According to DCU Bylaws, when there is one nominee per position, an election will not be conducted by ballot and there will be no nominations from the floor. Nominations also may be made by petition signed by least 500 members received by the Election Coordinator by 3 p.m. Eastern Time, February 5, 2009. For a petition packet, contact the Election Coordinator at 508.263.6700, ext. 6856, or email your request to [tgarner@dcu.org](mailto:tgarner@dcu.org).

# Products and Services

## Personal Banking

### Loans

Apply online or by phone 24 hours a day

- Auto, Boat, Recreational Vehicle, Motorcycle, Personal Watercraft, and more
- Mortgages, Home Equity Loans and Lines
- Visa® Platinum, Gold, Classic, and Secured Credit Cards
- Personal, Consolidation, Savings, Certificate, and Stock-Secured Loans

### Savings

Account opening and access online 24 hours a day

- Savings, Checking, Money Market, and Certificates
- Ltd Savings Account
- Individual Retirement Accounts
- Holiday Club and Member Described Accounts
- Trust and UTMA Accounts
- HSA Checking Account

### Special Programs

- First-Time Homebuyer
- American Dream Home Ownership Program
- Private Student Loans
- CashPak
- Mobility Vehicle and Access Loans
- Financial Wellness & Recovery Program
- Skip-A-Payment
- DCU Classified

### Access & Miscellaneous Services

- PC Branch with Bill Payer
- Wireless PC Branch
- PC Deposit
- DCU Visa® Check Card and ATMs
- Direct Deposit
- Easy Touch Telephone Teller
- DCU Visa® Gift Cards
- CashEdge Funds Transfer Service
- CompleteView Account Aggregation
- Money Orders and Travelers Cheques
- Notary, Signature Guarantee, and Bank by Mail
- Domestic and International Money Wires

### Education & Information

- DCU eNEWS
- StreetWise Consumer Education Program
- Network Magazine
- Members' Monthly Newsletter
- Show Me Web Site and Newsletter
- Kids' Club Quarterly Newsletter
- FoolProof for Parents
- Auto-Buying Research Services

## Business Banking

### Loans

- Lines of Credit and Term Loans
- Investment Property Equity Lines and Loans
- Commercial Mortgages
- Construction Mortgages
- Auto, Business Vehicle, and Business Equipment
- DCU Visa® Business Platinum Credit Card
- SBA Loans

### Savings

- Free and Premier Business Checking
- Savings, Money Market, Certificates, Ltd Savings Account
- SEP and SIMPLE IRAs\*\*

### Account Access & Other Services

- PC Branch
- PC Deposit for Business
- Business Payroll Services
- DCU Visa® Check Card
- Online Federal Tax Payments (EFTPS)
- Merchant Credit Card Referral Services

## DCU Realty

Full-service real estate specialists in Massachusetts and New Hampshire to help when you're buying or selling. Nationwide relocation services to help find qualified Realtors® and movers for anyone, anywhere in the U.S.

## DCU Financial

- Financial Planning – retirement, college, estate and wealth transfer, trust services, and asset management
- Investing Services – 401(k) and IRA\* rollovers, professional money management, mutual funds and annuities, stocks and bonds, unit investment trusts
- Insurance – long-term care, term and universal life, and accidental death
- Self-Service Investing with Sharebuilder® and eVISION

INVESTMENTS ARE: NOT NCUSIF INSURED, NOT CREDIT UNION GUARANTEED, AND MAY LOSE VALUE.

NOT A DEPOSIT. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY

Securities, Insurance, and Advisory services offered by Financial Network Investment Corporation, Member SIPC. Digital Federal Credit Union (DCU) and DCU Financial are not affiliated with Financial Network. Financial Network does not provide tax advice.

## DCU Insurance

Direct independent agency services in CO, CT, GA, ME, MA, and NH. Policies in other states available through direct affinity programs of national insurance carriers.

- Personal Automobile
- Homeowners/Condo Owners
- Renters, Dwelling Fire, and Flood
- Umbrella Liability
- Motor Homes and Travel Trailers
- Boats and Personal Watercraft
- Motorcycles and Snowmobiles
- All-Terrain Vehicles

Property and casualty insurance provided by DCU Insurance (DCU Financial Insurance Services, LLC), is an affiliate of DCU. Business conducted with DCU Insurance is separate and distinct from any business conducted with the credit union. Remember that any insurance required as a condition of the extension of credit by the credit union need not be purchased from DCU Insurance but may, without affecting the approval of the application for credit, be purchased from an agent or insurance company of the member's choice. Insurance products are not deposits of Digital Federal Credit Union (DCU) and are not protected by the NCUA. They are not an obligation of or guaranteed by the credit union and may be subject to risk. Any questions or concerns regarding this relationship may be addressed to the Office of Consumer Affairs.

Visit our web site at [dcu.org](http://dcu.org) for a listing of ATMs with no surcharges.

\* IRA = Individual Retirement Account.

# Network

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PRSR STD  
U.S. Postage  
**PAID**  
Digital Federal  
Credit Union



## DCU's 13<sup>th</sup> Annual Memorial Scholarship Program

DCU wants to recognize your hard work and promote your goals, too. Beginning in January, DCU members in their senior year of high school who plan to attend a state or nationally accredited college or university next fall can apply for the Annual DCU Memorial Scholarship Program.\* These scholarships are awarded on academic merit, teachers' references, an original essay, awards and recognition, and extracurricular and community service activities. An impartial panel of college educators will judge the participants' entries.

This year, DCU will award five \$2,500 and 15 \$1,000 scholarships for a total of \$27,500.

### Apply Today

To obtain a DCU Scholarship application, stop by any DCU branch, send an email to [dcu@dcu.org](mailto:dcu@dcu.org) by Feb. 20, 2009, with your name, member number and address, or call the Information Center at 508.263.6700 or 800.328.8797.

Mail entries and your completed package to:  
Scholarship, Attn: Marketing  
Digital Federal Credit Union  
220 Donald Lynch Blvd.  
PO Box 9130  
Marlborough, MA 0172-9130

Applications for each program are due by March 13, 2009. Scholarship winners will be notified by the end of May.

\* All DCU employees, volunteers, and their immediate families are ineligible.

### You've Got DCU Mail

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- Log on to PC Branch and make sure we have your correct email address.
- If you do not use PC Branch, but want to stay connected to DCU with emails, call our Information Center at **508.263.6700** or **800.328.8797**.

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