



DAY AIR^{SN}

CREDIT UNION

Service That Soars!

Summer 2011



Do you have Storm Damage?

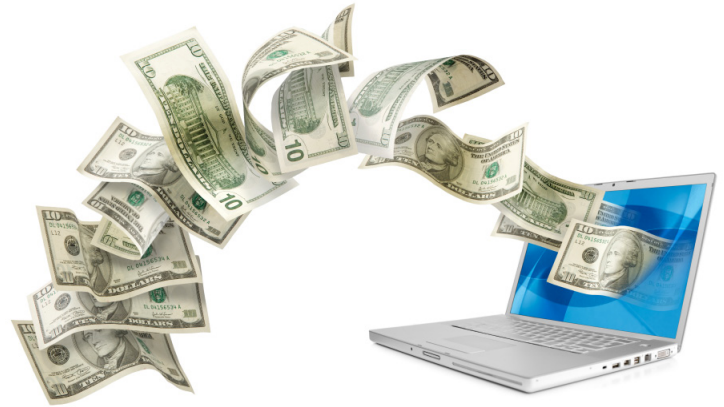
If you've been financially affected by the recent severe weather events and are in need of a small dollar loan to help cover your insurance deductible or other out of pocket expenses, Day Air is here to help.

We realize many of our members and others in the community have been hit hard due to the recent wind, hail and storm events. Perhaps you need a new roof. Maybe your car was totaled, and you need a new one. Whatever the case may be, Day Air wants to help by offering a low rate signature loan for weather related expenses or anything else you may need to repair. With rates as low as 6.99% APR*, you'll be able to fix what needs to be fixed without breaking the bank.

Call (937) 643-2160 or visit www.dayair.org to apply for our Storm Damage Repair Signature Loan today!

Online BillPayer - Safe & Convenient!

Tired of writing out the same checks each month, only to find yourself scrambling to the post office to get more stamps to mail them in time? Online BillPayer takes the pain out of paying your bills. No more licking envelopes or rushing out to buy stamps. With BillPayer, you can pay your bills at the click of a button. Sign up if you're not already enrolled today!



Is It Time to Refinance?

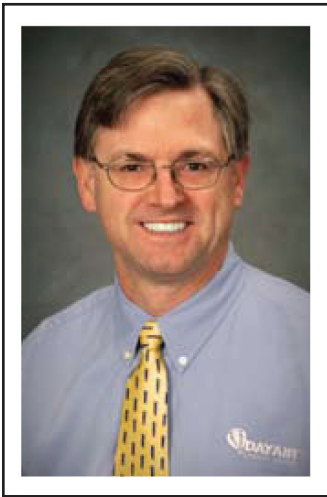
With interest rates at an all time historical low, isn't it time you thought about refinancing? Whether you have a mortgage loan or an auto loan, call us or stop by a branch today to discuss how we can save you money on your loan!

Simply FREE Checking

While many other financial institutions are beginning to charge for having a checking account, Day Air is still offering our Simply FREE Checking account. No activation fee, no minimum balance, no maintenance fees, free ATM/Debit Card, unlimited check writing, and so much more. Did we mention it was FREE? Call us today at (937) 643-2160!

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

Independence Day...July 4
Labor Day.....September 5



President's Message

Dear Members,

We are halfway through 2011 and going strong. At Day Air, our mission is to improve our member's financial condition. Here, we strive to find new ways to save our member's money.

Day Air believes in creating products that solve a need of our membership, and we are again rolling out another loan to help members. After severe weather swept through the Miami Valley in late May, we noticed storm damage was far and wide. Many members were affected, so we developed a Storm Damage Repair Loan to help cover the costs of a new roof, a new windshield, or a member's insurance deductible. With this loan, we are able to help with specific member needs.

Every day, we save our members money. And because we are a member-owned financial institution, we have the luxury of offering low rates consistently. Unlike a bank, we do not pay shareholders. This allows us to offer low cost products and services.

I encourage every member to look at each loan you may have elsewhere. It is very possible that by refinancing that loan or loans with Day Air, we could reduce your payments.

Your credit union 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

Stretch Pay Plus

For those in need of a larger StretchPay loan, StretchPay Plus* is for you! 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 loan.

We're here to help, so call us at (937) 643-2160 or visit a branch today to talk about and apply for a StretchPay Plus loan!

*Restrictions apply. See online disclosure for details.

Student Loans

College is an exciting time, full of new opportunities and experiences. Our aim is to make financing college easier so you can focus on what's really important – attending your dream school!

Our private student loan products were designed to fill the funding gaps federal aid may leave behind. And since these loans are being offered through your credit union, you know that you are getting a great deal from a not-for-profit lender you can trust.

Completing the online application takes just a few minutes for approval. Learn more about our private student loans at www.dayair.studentchoice.org!

Picture This!

Do you have a great picture that you want to show off to the world? Why not put that picture on your Day Air Debit Card?

Now you can! Visit dayair.org and click on "Create Your Own Picture Card" to make your personalized card* today!

*There is a \$10 fee per printed card.

