



DAY AIR

CREDIT UNION

Service That Soars!

Fall 2010

It's all the craze...you have to have one!

Day Air introduces instant issue debit cards ...

That's right, you read it correctly - we can now issue your debit card on the spot, at a branch, anytime. We are the first in the area to offer this convenient service!

How convenient is instant issue? When you open your checking account with us we have the ability to print your debit card in minutes! Also if you lose your card you can come into a Day Air branch and replace it - without any wait time.

So why open your checking account with Day Air?

- It's easy & convenient
- It's free
- 24-hour account access - anytime, anywhere
- Free online BillPayer and the ability to have all of your bills delivered to your online banking
- E-Deposits - you can deposit checks online without coming into a branch*
- You'll get your debit card immediately
- And you'll have an array of cool designs to choose from!

* Subject to approval.



So many more designs!!

Call for Board Candidates

Your Credit Union is governed by a Board of Directors, made up of nine volunteers that are member-elected. Three positions will be up for election at the next Annual Meeting.

If you are interested in representing the membership and serving on the Board, please contact Charlotte Leasure at 937-643-2082 or cleasure@dayair.org for an informational packet.

Completed information must be returned no later than November 18, 2010, to: Call for Candidates, Day Air Credit Union, P.O. Box 292980, Kettering, Ohio 45429.

Auto loan rates as low as 2.99% APR*

Looking for a car or do you have a car loan financed somewhere other than Day Air? If so, it's never been a better time to refinance with rates this low.

Bring us your loan and let us help you save money! Apply online 24/7 at www.dayair.org, stop in or give us a call.

*Subject to approval. APR = Annual Percentage Rate.

Follow Day Air



dayair.org



Why Choose Day Air's Platinum Card



Day Air's Platinum Visa® cards offer great rates on purchases and those same great rates on balance transfers from your other credit cards!

Apply online at www.dayair.org or call 937.643.2160 any time of day, any day of the week!

Start Enjoying...

- Low Rates on fixed and variable rate programs
 - Rewards for Merchandise and Travel*(on variable rate card)
 - No Annual Fee
 - No Balance transfer fee
- ... and much more!

Don't forget your card for all of your holiday shopping!

**Subject to credit approval.*

Holidays Observed

Your credit union will be closed on the following holidays.

- Veteran's Day** - November 11
- Thanksgiving** - November 25
- Christmas Eve** - December 24 (closed at 2pm)
- Christmas Day** - December 25
- New Year's Eve** - December 31 (closed at 5pm)
- New Year's Day** - January 1, 2011

Imagine your Retirement... What do you see?



Join us for a Retirement Basics seminar

Presented by:

Jonathan Peirson, Financial Advisor, CUSO Financial Services, L.P.

Investments offered through CUSO Financial Services, L.P. (CFS) are not NCUA/NCUSIF insured, are not credit union guaranteed, and may lose value. Financial Advisors are employees of Day Air Credit Union and registered through CFS. Day Air Credit Union is affiliated with CFS (member FINRA/SIPC) and SEC Registered Investment Advisor. For specific tax advice, please consult a qualified tax professional.

dayair.org

President's Message

Dear Members,

Each person's financial choices and decisions are as unique as the circumstances that surround them...living paycheck to paycheck...never being able to pay more than the minimum on credit cards...feeling trapped in a cycle of high interest rates and fees...wanting to buy a home.... wanting to establish a savings plan or simply just wanting to save more money in general.

The good news is that Day Air offers many products, programs and services to fit each individual need. Therefore, no matter what your financial need might be, we have a solution. Always look to your credit union first!

Our dedicated staff is trained to find the answer for you. We will assess your situation and put a plan in place specific to your need! Whether you've hit hard times and need help on your road to financial recovery or whether your enjoying financial success and you want to ensure that continues, we can help.

We find that sometimes people are afraid to turn to anyone for help because they are embarrassed or they feel that they cannot be helped. If you are willing to help yourself, anything is possible. Some situations take longer to fix but it can be done so see us today. Don't wait!

We believe that our relationship with each member is a partnership and therefore we want to make sure each member reaches their goal....together we can achieve financial success.

Sincerely,

William J. Burke
President & CEO

Choose one of four times:

- Wednesday, October 13 at Noon (Main Branch)
- Wednesday, October 13 at 6 PM (Main Branch)
- Tuesday, October 21 at Noon (York Commons)
- Thursday, October 26 at Noon (Centerville Branch)

Reserve your spot today!

RSVP to Jonathan Peirson at jpeirson@dayair.org or call him at (937) 643-3805.

