

DEFENSE CONTRACTS SOUTH FEDERAL CREDIT UNION

QUARTERLY NEWSLETTER

October 1, 2000

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DIVIDENDS

Your Board of Directors declared the dividend for the third quarter as follows:

DIVIDEND RATE AND ANNUAL PERCENTAGE YIELD (APY)

BALANCES BETWEEN	RATE	APY
\$25.00 — \$499.99	3.75	3.80
\$500.00 — \$1,999.99	4.75	4.84
OVER \$2,000.00	5.75	5.88

Note: The annual percentage yield is a percentage rate that shows the total amount of dividends, based on the dividend rate and the frequency of compounding for a 365-day period. Dividends are figured on date of deposit to date of withdrawal basis.

Deposit Limit: The limit on deposits remains at \$2000.00 per account per calendar month.

New Car Loans

Term	Rate
4 Years	7.90 %
5 Years	8.40 %
6 Years	9.00 %

MBI WARRANTIES ARE AVAILABLE

New E-Mail Address
dcsfcu@wt.net

Your Savings Federally Insured to \$100,000

NCUA

National Credit Union Administration,
 a U.S. Government Agency

We are now located on the internet at:

<http://www.dcsfcu.com>

The web site provides access to the following:

- Quick and easy download of applications
- Current loan and share interest rates
- News at the Credit Union
- Important links to other web sites
- E-mail link to the Credit Union

Member account information is not available on the site.

Visit and bookmark the web site today.

www.dcsfcu.com www.dcsfcu.com www.dcsfcu.com www.dcsfcu.com

Your Family Members Are Now Eligible To Join

The Credit Union's Board of Directors voted to change the membership guidelines to include mother, father, brother, sister, children, grand parents and grand children of current members and/or eligible employees. *The requirement of living in the same household has been removed.*

How you can help your family members --

- ⇒ Does a family member have a car financed with another financial institution at a high interest rate?
- ⇒ What are they earning on their savings accounts?
- ⇒ Have you co-signed a loan for a family member at a high interest rate?

Benefits To Members

- Talk directly to a person - no voice mail during office hours.
- Service by a staff with over 57 years cumulative experience with the field of membership.
- Your Board of Directors brings over 80 years of experience within DCSFCU.

Attention Retirees: Save room on your calendar for the Defense Contract Management Christmas luncheon/party on Thursday, December 14, 2000 from 11:00 am to 3:00 pm. Please call Glenda Lozano-Lopez at (214) 670-9241 for further details.