

# DEFENSE CONTRACTS SOUTH FEDERAL CREDIT UNION QUARTERLY NEWSLETTER

January 1, 2003

PHONE NUMBER: (214) 742-7830 FAX NUMBER: (214) 742-7834 TOLL FREE: 1-800-851-7830 E-MAIL: [dcscfu@wt.net](mailto:dcscfu@wt.net)

1200 MAIN STREET, SUITE 240 DALLAS, TEXAS 75202 VISIT THE WEB SITE 24 HOURS A DAY: <http://www.dcsfcu.com>

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## DIVIDENDS

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

DIVIDEND RATE AND ANNUAL PERCENTAGE YIELD (APY)

BALANCES BETWEEN	RATE	APY
\$25.00 — \$499.99	0.25	0.25
\$500.00 — \$1,999.99	1.00	1.00
OVER \$2,000.00	2.00	2.02

*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 per account per calendar month.

**Board of Director and Credit Committee Nominations:** The Credit Union is now accepting nominations for the Board of Directors and the Credit Committee. Please contact Carol Berardi at (214) 670-9335 by January 17. Please check with each member you wish to nominate to ensure they are willing to serve in these important leadership positions.

Your Savings  
Federally Insured to \$100,000  
**NCUA**  
National Credit Union Administration,  
a U.S. Government Agency

The Credit Union wishes  
you a happy and healthy 2003

## Loan Rates Reduced to Record Low Levels

Term	Rate	Lowest Loan Rates Ever!
4 Years	4.65 %	<p>Don't Miss Out on These Awesome Rates!</p>
5 Years	5.15 %	
6 Years	5.80 %	

**Loan Rates Reduced:** Loan rates were reduced on all fixed rate loans to the lowest levels in the Credit Union's 38 year history. There has never been a better time to get a loan from DCSFCU. Apply for a loan today.

## 37<sup>th</sup> Annual Meeting of Members:

Thirty-seven years of service will be celebrated at the annual meeting of members to be held on Wednesday, January 22, 2003 at 11 a.m. in room 200 at 1200 Main Street. This is a wonderful opportunity for retirees to be reunited with friends at DCMA. Light refreshments will be served and cash door prizes will be awarded. Please make plans to attend this important meeting.

## Linda Hansen Announces Retirement from Credit Union:

Linda Hansen will be retiring from the Credit Union on January 31, 2003. Linda has served the Credit Union membership since 1991. The Board of Directors wishes to thank Linda for her dedicated service over the past 12 years. Linda and Randy are building a house in Port Aransas, Texas to realize a lifetime dream of living by the ocean.

**Linda Hansen's Retirement Party:** Linda's retirement party is scheduled for Friday January 31, 2003 at 10 a.m. in room 200 at 1200 Main Street. Come bid farewell to a wonderful person and excellent employee. She will be truly missed. Light refreshments will be served.

Loan Rates with Payment Factors on Reverse for Your Convenience