

# DEFENSE CONTRACTS SOUTH FEDERAL CREDIT UNION

## QUARTERLY NEWSLETTER

April 1, 2002

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### DIVIDENDS

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

DIVIDEND RATE AND ANNUAL PERCENTAGE YIELD (APY)

BALANCES BETWEEN	RATE	APY
\$25.00 — \$499.99	1.00	1.00
\$500.00— \$1,999.99	2.00	2.02
OVER \$2,000.00	3.00	3.03

*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.

### 36th ANNUAL MEETING A SUCCESS

The 36th annual meeting of shareholders was a huge success. There were approximately 110 members in attendance. Faith Biggs was presented with a painting in recognition of her many years of outstanding leadership on the Board of Directors. Marcia Bauer was recognized for twenty years of service to the membership. Board of Directors and Credit Committee elections were held. A total of 36 door prizes were awarded including 12 at-random winners. Richard Rogers won the \$144 door prize. It was wonderful seeing many retirees at this event.

\$

If you financed a loan elsewhere .....

### YOU CAN SAVE MONEY

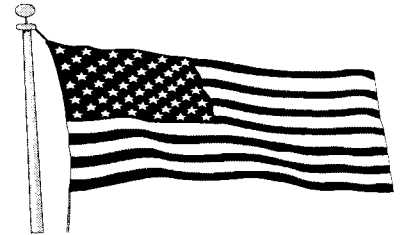
- Compare our loan rates!
- Refinance with DCSFCU today.
- It is a quick and easy way to save money.

\$

### New Car Rates Remain at All Time Lows

<u>Term</u>	<u>Rate</u>
4 Years	5.65 %
5 Years	6.15 %
6 Years	6.80 %

### United We Stand



### OUR PRIVACY POLICY

The following privacy principles were established to maintain the security, integrity, and confidentiality of your personal financial information.

#### The type of information we collect:

We routinely collect and retain the information we obtain from your account applications, transaction history and from consumer reports. This information helps us:

- To establish and administer your accounts. (Example: We ask you for personally identifying information to protect your accounts from fraud.)
- To satisfy certain regulatory requirements. (Example: When you open an account that pays interest, we are required by the Internal Revenue Service to obtain your Social Security Number.)
- Better understand you so that we may provide you with additional or improved products and services. (Example: We require information concerning your credit history and your assets to determine if you qualify for loan approval.)

We do not share the nonpublic personal information of our current or previous members and nonmember customers with affiliates or nonaffiliated third parties except as permitted or required by law.

#### How is that information protected?

Access to your personally identifiable financial information is limited to employees with a specific business reason for utilizing this data. Our employees are educated about the importance of maintaining confidentiality and member privacy. If necessary, we will take appropriate disciplinary steps to enforce our employees' responsibility to protect your very personal information.

In order to prevent unauthorized access to your information, we maintain security standards and procedures that conform with industry standards, and procedures are routinely tested to verify the integrity of our systems.

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### TELL YOUR FAMILY ABOUT DCSFCU

✓ A \$26 DEPOSIT IS REQUIRED TO ENJOY THE BENEFITS OF MEMBERSHIP

✓ YOUR MOTHER, FATHER, BROTHER, SISTER, GRANDPARENT, GRANDCHILDREN ARE ELIGIBLE