



Dale Kimble, DATCU President/CEO, chats with DATCU members, Wayne and Terissa Johnson.



& YOU

The **DATCU** DIFFERENCE

The **DATCU** DIFFERENCE is
People You Know and Trust

Quarterly Newsletter

Fall 2007

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Check out our new website
www.datcu.org

Just in Time for the Holidays—The All New Platinum MasterCard®



Just in time for all your holiday shopping, we are introducing the all new DATCU Platinum MasterCard®. DATCU's new Platinum MasterCard® offers you the spending power you need, coupled with convenience, security, exceptional benefits, and great low rates!

You may qualify for rates as low as our 2.9% introductory APR*. You can even transfer other high rate credit cards to your DATCU Platinum MasterCard® and save even more. And, you'll automatically receive DATCU's Platinum MasterCard® Smart Shopper Benefits including:

- Extended warranty protection
- Purchase assurance coverage
- \$1,000,000 Travel Accident Insurance
- Roadside assistance services
- Year-end summary of charges
- Travel & Emergency assistance services

Beginning November 1, choose to reward yourself for each purchase with our all new Rewards2U Platinum MasterCard. Earn points for each dollar spent that you can redeem for travel, merchandise, gift cards, and more!**

To find out more about how you can give yourself a holiday gift and apply for a DATCU Platinum MasterCard®, visit our website at www.datcu.org or give us a call today.

* Promotion Annual Percentage Rate is in effect for purchases and balance transfers for the first six billing cycles, after which the rate will return to the regular card rate which may vary. Introductory rate not available to everyone.

**Reward program availability based on credit score.





Are You Paying More Than You Need to for Insurance?

DATCU Can Help!

Auto, Home, Life and Health Insurance at Affordable Rates

The cost of insurance can take a major bite out of your budget. Many members who have purchased their auto, home, life and health insurance at DATCU have found they save hundreds or even thousands of dollars every year. We use only top-rated companies, so you can be sure you'll get all the coverage you need at an affordable rate and excellent service too. All it takes is a few minutes of your time to receive your no-obligation quote and find out how much you can save. Call DATCU's insurance professional, Sarah Muniz at 940.442.5581 today!

Are You in the Retirement Red-Zone?

Ah, retirement. It's the dream of hard-working Americans everywhere.

But enjoying a fulfilling retirement lifestyle is more challenging than it used to be. Multiple obstacles must be navigated. You've spent a lifetime building your retirement savings.

And now, if you are retired or approaching retirement, you need a solid investment strategy to help ensure a long, rewarding life in retirement.

The Retirement Red Zone is a term used for the five years before and the five years after you retire—an important time during your investment's life. Decisions made during this time can be crucial in the success or failure of your retirement portfolio.

Stay tuned for information regarding DATCU Financial Services Retirement Red-Zone workshops coming this fall.

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Chris Robinson and Sara Fagot, Financial Planners, are here to help you through your retirement and other financial decisions.

DATCU Employee Celebrates 25 Years with the Credit Union

Doris Finch is the type of dedicated employee that DATCU looks for, and her attitude towards her job is representative of how DATCU always aims to treat its members.

“Making people happy, giving them the best customer service, treating the member the way you would like to be treated...that's what it's all about. There is nothing too little or unimportant. If the member has taken the time to call or come in, it is very important to help them. WE GIVE THEM THE BEST SERVICE EVER!!!”

Doris Finch

Congratulations, Doris on your 25 years of excellent service to DATCU members!



Dale Kimble, DATCU CEO, presents Doris Finch with a plaque in recognition of her 25-years of dedicated service to DATCU members.

Facts About Identity Theft



Did You Know...

- You are more likely to become a victim of identity theft than you are to be in a car accident or develop heart disease?
- If you become a victim, you will spend between 60 and 600 hours repairing your tainted identity?
- After one year, 33% of victims report that they have been unsuccessful in repairing the damage?
- Twelve percent of identity theft victims end up with a wrongful criminal record?

Proactive Steps You Can Take to Avoid Identity Theft

The results of identity theft can be disastrous, but just like with other types of crime, there are simple precautions that will help you to avoid becoming a victim:

1. Never give a credit card number, social security number or other personal information over the phone to anyone who calls you unsolicited.
2. Remove mail promptly from your mailbox. If you stop receiving mail, contact the post office immediately. Someone may be having your mail forwarded to them for the purpose of obtaining the information they need to apply for credit in your name.

3. Don't leave outgoing mail in an unlocked box. Thieves may steal the checks made out to pay your bills and copy or wash them and gain valuable account information.
4. Tear or shred unused loan applications and any other identification information before throwing it into the trash.
5. Report stolen credit cards immediately.
6. Carefully review your checking, savings and credit card statements, and report any inconsistencies at once.
7. Review your credit report regularly and report any errors to the credit bureau. You can request a free copy of your credit report annually at www.annualcreditreport.com.

Watch Out for Latest Scare Tactic Scams

Many of the latest identity theft scams via telephone and email involve scare tactics where potential victims are told they are being contacted by the IRS or the court system. The scammer may say there is a mix-up about taxes past due or a failure to appear for jury duty. Then, the victim is assured that if they provide all their personal information, they will "straighten it out." Be assured that the court system and the IRS will not contact you in this manner and would not request personal data such as your social security number via email or telephone.

Featured DATCU Recipe

By Judy Warnack

Her family's most favorite dessert. She makes this for birthdays instead of the traditional cake.



Chocolate Delight Dessert

1st Layer:

- 1 stick margarine, softened
 - 1 cup flour
 - 1 cup chopped nuts, mashed in flour
- Mix together and bake in 13" X 9" pan at 350 degrees for 15 minutes.

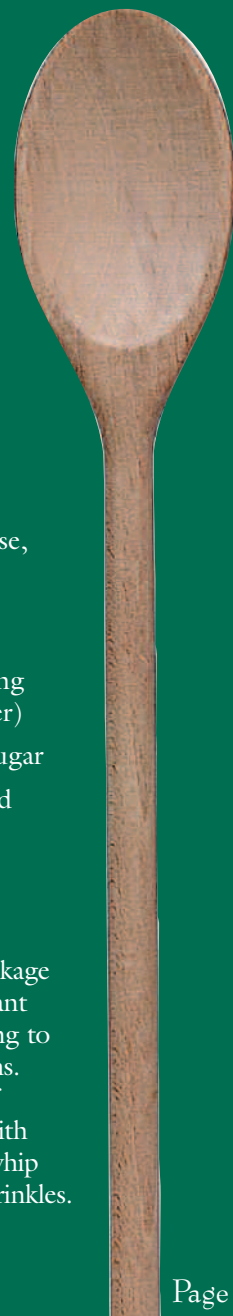
2nd Layer:

- 8 oz cream cheese, softened
 - 1/2 of 12 oz Cool Whip (reserve remaining 6 oz for 3rd layer)
 - 1 c. powdered sugar
- Mix together and spread on top of first layer.

3rd Layer:

- Prepare large package of chocolate instant pudding according to package directions. Spread on top of 2nd layer. Top with remaining cool whip and chocolate sprinkles.

Enjoy!



DATCU – Connect with Your Credit Union in Three Different Ways

By walking in or driving through at one of our eight branches close to you

Main Office – downtown Denton
South Denton
North Denton
The Colony
Lewisville
Decatur

Lobby Hours for the above branches:
Monday – Thursday 9 a.m. to 5 p.m.
Friday 9 a.m. to 6 p.m.
Saturday 9 a.m. to 1 p.m.

Drive-Thru Hours
Monday – Friday 7 a.m. to 6 p.m.
Saturday 9 a.m. to 1 p.m.

These branches have lobby service:
Flower Mound
Monday – Friday 9 a.m. to 6 p.m.
Saturday 9 a.m. to 1 p.m.

Bridgeport
Monday – Friday 9 a.m. to 5 p.m.

By Telephone

Personal service representatives
at 940.387.8585 or toll-free
at 866.387.8585
Monday – Friday 8 a.m. to 6 p.m.
Saturday 9 a.m. to 1 p.m.

24-hour automated service
at 940.380.7445 or toll-free
at 866.380.7445

By Internet

At www.datcu.org

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The **DATCU** DIFFERENCE

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Pictures with Santa

DATCU Dudes Mark
Your Calendars!

Lewisville Branch:
Friday, December 7th
3:00 p.m. - 6:00 p.m.

Denton Main Branch:
Friday, December 14th
3:00 p.m. - 6:00 p.m.



From a Member's Perspective...

"I like to bank at DATCU because it's a friendly atmosphere, feels like you're doing business with family."

Big Al Curlett
"The Balloon Man"

my
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Holiday Reminder

DATCU will be closed in observance of the following holidays:

Thanksgiving Day – Thursday, November 22nd
Christmas Eve – Monday, December 24th
Christmas Day – Tuesday, December 25th
New Year's Eve – Monday, December 31st
New Year's Day – Tuesday, January 1st



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