



DCCU INFORMANT

Volume 17, Issue 1

MARCH 30, 2017

Credit Cards

DeKalb County Credit Union now offers credit cards.

Low everyday APR on Purchases
Spending Flexibility
24x7 Fraud Protection
Superior Member Service
Earn rewards on purchases towards exciting merchandise and travel awards through Scorecard.

Transfer a balance from high interest rate credit card to maximize your financial savings

Access your credit card online to view transactions, statements and make payments.

<https://mycucard.com> or call 1-888-415-6154 for complete details.

LOWEST UNSECURED RATES, IN YEAR!!

Rates as low as **8.25%**

Other discounts could apply, not all members will qualify.

Example:

\$3,000.00 @ 8.25% for 24 months

Payment of \$137.00 a month or \$68.50 bi-weekly with payroll deduction.

Payoff that high interest credit card or unsecured loan, call or stop in today for details.



Hop in for a great rate!

Eggstraspecial loan rates just for you!

Apply/approved for a new or used Car, Truck, Motorcycle, Recreational Vehicle or Boat loan. Other discounts could apply, rate already reflect discount.

RATES AS LOW AS:

1-2 years old: 36 mon. 2.00%, 48 mon 2.20%

3-4 years old: 36 mon. 2.50%, 48 mon 2.70%

5-6 years old: 36 mon. 3.40%, 48 mon 3.60%

*Your rate will depend on your credit score, account relationship with DCCU and collateral.

*Not all members will qualify.

Fraudulent Checks & Transfers:

Despite the overall decline in check usage, fraudulent checks are still an active arena for fraudsters. These could be associated with purported lottery winnings, work-from-home offers or other targeted scams. In some situations, the fraudster asks the consumer to return a portion of the funds through a wire transfer or other electronic means. You should be suspicious of any unexpected winnings or cash windfalls. Accepting a check or responding to a money transfer request from an unknown source can lead to financial losses.

RANSOMWARE

Ransomware is a type of malware that invades a computer system & prevents users from accessing their data, information or IT systems. It then demands a ransom be paid to allow access. Like other forms of malware, you can be exposed to it from attachments in unsolicited emails or by accessing a compromised website.

The FBI recommends several defenses, including securing back-up data, avoiding attachments in unsolicited emails and only downloading software from trusted sites.

1st Quarter

Dividend

Was declared at an annual rate of .01% based on the average daily balance on all savings accounts.



FACTS:

WHAT DOES DeKalb County Credit Union DO WITH YOUR PERSONAL INFORMATION?

WHY? Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

HOW? All companies need to share member’s personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member’s personal information; the reasons **DeKalb County Credit Union** choose to share/ and whether you can limit the sharing.

WHAT? The types of personal information we collect and share depend on the product or service you have with us. This information can include: ■ Social Security number and income ■ Account balances and payment history ■ Credit history and credit scores ■ When you are *no longer* our customer, we continue to share your information as described in this notice.

Reasons we can share your personal information:

Share Info: For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.

Don’t share: For our marketing purposes— to offer our products and services to you

Share Info: For joint marketing with other financial companies

Don’t Share: For our affiliates’ everyday business purposes— information about your transactions and experiences

Don’t Share: For our affiliates’ everyday business purposes— information about your creditworthiness

Don’t Share: For non-affiliates to market to you

****can not limit sharing on any of the above****

Who we are:

Who is providing this notice? DeKalb County Credit Union

What we do: How does DeKalb County Credit Union protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does DeKalb County Credit Union collect my personal information? We collect your personal information, for example, when you: ■ open an account or deposit money ■ pay your bills or apply for a loan ■ use your credit or debit card

Why can’t I limit all sharing? Federal law gives you the right to limit only: ■ sharing for affiliates’ everyday business purposes— information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for non-affiliates to market to you. State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates- Companies related by common ownership or control. They can be financial and non-financial companies. ■DeKalb County Credit Union has no affiliates

Non-affiliates- Companies not related by common ownership or control. They can be financial and non-financial companies. ■DeKalb County Credit Union does not share with non-affiliates so they can market to you

Joint marketing- A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ■Insurance Companies, Financial Service Providers

Questions: Call (815) 758-4690 or write to us at DeKalb County Credit Union, 305 E Locust St., DeKalb, IL 60115