



our community

FALL 2010

Helpful Hints & Useful Tips

For Members of
Our Community Credit Union

Call for Nominations

The Directions Credit Union Board of Directors is taking nominations for board members. Candidates must be a member in good standing of Directions Credit Union. Directors are elected for a three year term and must be available for monthly meetings. Send a biographical outline of yourself by October 30, 2010 to:

Nominating Committee
c/o Monica Caro
Directions Credit Union
5121 Whiteford Rd.
Sylvania, OH 43560

Looking for a New Ride?

Fall is a fabulous time to enjoy great savings during Directions Credit Union's Autumn Auto Loan Sale. Hurry and you can choose between a rate as low as **3.99%/4.286%* APR**, or reap the harvest of a **Cash Back Bonus!** Receive a check for 1%[†] of the total loan amount (up to \$300) when you apply for your loan by November 30, 2010.

To make the purchase of your car even better, we'd like to suggest getting pre-approved before you begin shopping. Pre-approved financing can give you peace of mind and bargaining power. Pre-approved car loans through Directions Credit Union can give you an edge over your dealers while getting the best deal on either your new or used car.

*Loan rates are subject to change without notice. Actual rate received is based on your credit qualifications. Loan subject to credit approval. Fixed rate. No prepayment penalty. Special offer not valid with any other promotional offer.

†Cash back is subject to 1099 tax reporting. Cash back bonus offer not valid with any other promotional offer.

Cash back and special rate promotion available for car loans with application completed Oct. 1, 2010 - Nov. 30, 2010. Must close car loan at Directions Credit Union.

**HIT
the
ROAD!**

**WITH A RATE AS LOW AS
3.99% / 4.286%^{APR}**
or
**1% Cash Back
Bonus**

Business Lending: Always Here to Meet Your Needs

At Directions, we understand that a successful business is always changing and growing and that creates a need for more capital. While some larger financial institutions have not had the funds to loan to businesses as they have in the past, Directions Credit Union is here to meet your needs.



Our local Business Lending Representatives will work directly with you and offer fast loan approvals to build, buy or refinance. From term loans to lines of credit, we'll help you find the best financing solution. We also offer a Business Visa Card and a Merchant Card program to help businesses with their financial needs. We provide the individualized, member-based service you want and deserve. We'll work with you to identify your needs and supply the funds to help you maintain and grow your business.

Having the right financial partner for your business makes all the difference. Business Lending from Directions Credit Union is the right solution to meet your business financial needs.

**At Directions,
Your Business
Is BIG
BUSINESS!**

Toledo Area:

Patricia DeCesare
419-720-4758
Lou Sheppard
419-720-4732

Central Ohio:

KeeKee Brooks
419-526-7811

 **Directions
Credit Union**

Follow us @directionscu
on Twitter
Follow us on Facebook



Audit Information

During the months of October and November, some members will receive a letter from our auditing firm, Cindrich, Mahalak, and Company. The letter will ask you to confirm your savings and loan balances as of September. We would like to inform the members that receive this letter that this is a true audit.

If you have any questions, please contact a Member Services Representative.

Holiday Closing

COLUMBUS DAY

Monday, Oct. 11, 2010

VETERANS' DAY

Thursday, Nov. 11, 2010

THANKSGIVING DAY

Thursday, Nov. 25, 2010

CHRISTMAS DAY

Saturday, Dec. 25, 2010

NEW YEAR'S DAY

Saturday, Jan. 1, 2011

Member Watch: How to Prevent Credit Card Fraud

Although credit card fraud is certainly on the rise – and credit card fraud on the Internet is rising even more dramatically – many savvy Internet shoppers know that the reality is that it's actually much safer to enter your credit card number on a secure online order form than it is to give your credit card to a waiter at a restaurant. After all, what's to stop the waiter from writing down your credit card number and placing orders on the phone with it later? And research shows that the rate of fraudulent purchases made by cell phones is much higher than credit card fraud on the internet.



Nevertheless, we encourage you to take precautions when giving out any confidential information (including your credit card number) over the Internet, over the phone...or anywhere else for that matter! Always use common sense – it is the best rule of thumb.

15 Tips To Protect Yourself From Credit Card Fraud:

1. Keep an eye on your credit card every time you use it, and make sure you get it back as quickly as possible. Try not to let your credit card out of your sight whenever possible.
2. Be very careful to whom you give your credit card. Don't give out your account number over the phone unless you initiate the call and you know the company is reputable. Legitimate companies don't call you to ask for a credit card number over the phone.
3. Never respond to emails that request you provide your credit card info via email – and don't ever respond to emails that ask you to go to a website to verify personal (and credit card) information. These are called 'phishing' scams.
4. Never provide your credit card information on a website that is not a secure site.
5. Sign your credit cards as soon as you receive them.
6. Shred all credit card applications you receive.
7. Don't write your PIN number on your credit card.
8. Shield your credit card number so that others around you can't copy it or capture it on a cell phone or other camera.
9. Keep a list in a secure place with all of your account numbers and expiration dates, as well as the phone number and address of each bank that has issued you a credit card. Keep this list updated each time you get a new credit card.
10. Only carry around credit cards that you absolutely need. Don't carry around extra credit cards that you rarely use.
11. Open credit card bills promptly and make sure there are no bogus charges. Treat your credit card bill like your checking account -- reconcile it monthly. Save your receipts so you can compare them with your monthly bills. Use online banking to regularly monitor charges and balances.
12. If you find any charges that you don't have a receipt for – or that you don't recognize – report these charges immediately (and in writing) to the credit card issuer.
13. Shred anything with your credit card number written on it.
14. Never sign a blank credit card receipt. Carefully draw a line through blank portions of the receipt where additional charges could be fraudulently added.
15. Ideally, it's a good idea to carry your credit cards separately from your wallet -- perhaps in a zippered compartment or a small pouch.



LIVING SIMPLY:

Tips to Save You Money



With the holidays just around the corner, we thought our members would appreciate these five saavy money saving tips:

- 1 Freeze Your Food.** Cook in bulk and freeze half. Prepare larger batches of chili, casseroles, lasagna, and others that freeze well, and put half in the freezer for later. On busy weeknights, you'll be glad you did!
- 2 Automate with Automatic Bill Pay.** Let's face it...we all get busy and forget things. One thing you never want to forget to do is to pay your bills on time. Your credit report and score will suffer greatly when you do. Set your bills up to be paid automatically every month and never worry about missing a payment again. Sign up for Directions own Bill Pay product to make your life easier. And to further save time and money, sign up for Directions Credit Union's Online Banking and e-Statements also.
- 3 Stock Your Car or Purse.** Vending machines and fast food drive thru windows can be a financial (not to mention physical) nightmare. To avoid deflating your wallet and inflating your waistline, buy healthy snacks in bulk and stash individual serving sizes in your purse, car, cubicle, or locker.
- 4 Turn Things OFF.** Turn off and unplug when you're not at home. There's no sense in draining energy while you're at work or school, so be sure to turn off or unplug unused kitchen appliances, electronics, lamps, computers, and power strips.
- 5 Do Less Laundry.** Unless your job is one that leaves you sweating through your shirt every day, it's pretty likely that your work attire doesn't get too dirty. Save money on dry cleaning, laundering, and avoid unnecessary wear and tear on your clothes by wearing your clothes more than once before laundering.



Directions Credit Union offers yet another great member benefit – Trinity Debt Management Financial Counseling. As a valued member of Directions, we are committed to serving you. And as a benefit of your membership, we are providing you with free access to financial education and counseling services.

Directions Credit Union has teamed up with Trinity, a non-profit financial counseling organization. Through comprehensive education and exceptional service, this organization has been assisting individuals since 1992.

Through our partnership with Trinity, you will enjoy unlimited access to financial counselors.

You can receive assistance with:

- ▶ Personal and family budgeting
- ▶ Personal money management
- ▶ Debt repayment
- ▶ Avoiding bankruptcy, foreclosure, and repossession

Trinity debt counselors are available Monday through Friday. To use this service, simply call **1-800-793-9019** and let the Trinity debt counselor know you are a Directions Credit Union member, or visit them on the web anytime at www.trinitycredit.org.

Invest in America

The Savings Keep Growing for Directions' Members!

Directions Credit Union is proud to participate in **Invest in America**, a unique program offering our members discounts on products and services from U.S. based companies. It not only gives our members valuable discounts, but it also increases sales for the participating companies and, on a larger scale, helps stimulate the U.S. economy. Basically, Invest in America is a win-win for everyone.

Simply visit www.LoveMyCreditUnion.org to learn how, as a member of Directions, you can receive money-saving discounts from: **General Motors, Sprint, Allied Van Lines, FTD, CU Benefits Express, CompleteTax, DIRECTV** and through **ShopAmerica**, a new online mall specifically for credit union members.

Directions Credit Union is here to help our members save with respected U.S. companies at a time when everyone needs it most. To learn more about Invest in America and details on all the current discounts visit LoveMyCreditUnion.org.



One Lucky Winner "Tuned In and Won!"

We are happy to announce that **Brett Wright** of Mansfield is the lucky winner of our summer "Tune in to Win" iPod promotion. Brett opened up an eChecking account during the promotion which automatically entered him into our drawing. Congratulations, Brett!

Be sure to stay tuned for other cool promotions by visiting our website regularly at www.directionscu.org, following us @directionscu on Twitter, or "liking" us on Facebook. You could be our next winner!

Credit Union Membership: The Benefits are Endless!

Directions Credit Union has partnered with the Ohio Credit Union League Services Corporation and Dell Computers to offer exclusive discounts and benefits to our members. Members can save 10% to 30% off the regular price of Dell Computers. Discounts are available by website or phone. To take advantage of this offer:



- ▶ Visit www.dell.com/cuprogram
- ▶ Call 866-257-4711
- ▶ A member ID must be used: GS105471105
- ▶ During the ordering process, you must note which credit union you belong to. No other proof required.



Use Your Directions Visa and Win a Trip to the Super Bowl for Life!

This season, Visa® delivers a once-in-a-lifetime NFL experience that lasts a lifetime. When you use your Visa card between September 9 and December 31, 2010, be it for a burger and fries or a pair of socks, you will be automatically entered for a chance to win a trip for two to the Super Bowl for life!

Most football fans go their entire lives without attending the Super Bowl. But you have a chance to go to every Super Bowl for the rest of your life, courtesy of Visa. When you use your Directions Credit Union Visa card, you will be automatically entered for a chance to experience every great Super Bowl moment for years to come!

Each NFL season, the winner and their guest will experience the biggest event in football. You can live all the excitement of Super Bowl weekend and keep coming back for more.

The Grand Prize Trip for Life to the Super Bowl includes:

- ▶ Two tickets to the game
- ▶ Roundtrip airfare for two
- ▶ Deluxe hotel accommodations
- ▶ Car rental

Winners will also receive money that may be used towards the payment of taxes of this prize.

Wire Transfers

Effective immediately: No outgoing wire transfers will be done without the member's signature. The request form must be signed by the member in person at a branch location, signed and returned by fax, or signed, scanned, and returned via email. There will be no wire transfer requests processed simply with a phone call.

For more information, visit www.visa.com/NFL

NO PURCHASE OR OBLIGATION NECESSARY TO ENTER OR WIN THE VISA 2010 NFL SUPER BOWL TRIP FOR LIFE SWEEPSTAKES. Non-Purchase Entries and Purchase Entries have an Equal Chance of Winning. For complete details on Non-Purchase Entries, see Official Rules [on reverse/below/on enclosed insert] or at visa.com/NFL. PIN-based and ATM transactions are not eligible. Void in Puerto Rico and where prohibited. Sweepstakes ends 12/31/10. Sponsored solely by Visa U.S.A. Inc.

Ordinary Becomes Extraordinary

The holidays are just around the corner. As you begin your holiday shopping, don't forget to bring your Directions Visa card with Rewards or your Directions debit card. You can also watch the rewards add up as you use your card for ordinary things like gas, groceries and meals you pay for everyday. Both the Directions Visa credit and debit cards earn reward points that can be redeemed for merchandise and travel. Select from a wide variety of brand name merchandise including electronics, jewelry, housewares, and iTunes cards. Points can be redeemed for airline tickets, hotel and resort stays, car rental and more – all online!



Earning Points is Easy!	
Use your Visa Card	Earn 1 point for every \$1.00 you spend*
Debit Card (Select "Credit" / Sign)	Earn 1 point for every \$2.00 you spend*
Debit Card (Select "Debit" / Enter Pin#)	Earn 1 point for every \$5.00 you spend*

* Points are based on your qualifying net purchases (purchases minus returns and/or other related credits). You will earn Points as long as your account is in good standing. You do not earn Points for cash advances, balance transfers, unauthorized or fraudulent charges or for fees of any kind on your card account. Credits to your Account (such as for returns of purchases) will reduce the Points available in your account.

You Deserve Extraordinary Rewards – And We Can Help You Get Them!

You can even combine the points from your Directions Visa Card and Debit Card to earn rewards faster. Visit www.scorecardrewards.com and click on "Householding" to sign up. Your ScoreCard Rewards points will be combined immediately!

EARN DOUBLE ScoreCard® Rewards Points

Earn double ScoreCard Rewards points for every dollar you spend using your Directions Credit Union VISA credit card from November 15 through December 31, 2010.

Turn an ordinary holiday shopping season into something extraordinary! Earn double rewards points – then reward yourself with a vacation, electronics or jewelry from the Scorecard Rewards catalog.



Financial Service Program for Credit Union Members

Directions Credit Union offers a personal financial service program designed exclusively for credit union members. You have access to a variety of plans to help you maximize your financial potential. Our Financial Representatives believe the best way to help our members reach their financial goals is to take the time to really understand their values, objectives, time horizons and risk tolerance before recommending a plan to meet those goals. Call one of our friendly Financial Representatives today to discuss how you can better prepare for your child's college education, your retirement, and future.

Toledo Area:
Dale Hinkelman*
419-841-9838 ext. 10185

Central Ohio:
Larry Gregg+
419-526-7813

*Representatives are registered through, and securities are sold through, CUNA Brokerage Services, Inc. (CBSI), member NASD/SIPC, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866)512-6109. Insurance sold through licensed CUNA Mutual Life Insurance Company Representatives, and in New York, licensed insurance representatives of other companies. **Nondeposit investment products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the credit union.** FR01970234SOLU (0202)

+Securities offered through The O.N. Equity Sales Company, Member NASD/SIPC, One Financial Way, Cincinnati, OH 45242 513.794.6794. Investment Advisory Services offered through O.N. Investment Management Company. Guarantees are based upon the claims-paying ability of the issuer. Product, product features and rider availability vary by state. Issuers not licensed to conduct business and products not distributed in AK, HI or NY.



**Directions
Credit Union®**

Toledo

1-888-508-2228

Central Ohio

1-800-445-3505

New Philadelphia

1-800-346-2712

www.directionscu.org

Main Branch – Sylvania

5121 Whiteford Rd.

West Toledo Branch

3000 Tremainsville Rd.

South Toledo Branch

2533 S. Reynolds Rd.

Maumee Branch

3321 Briarfield Blvd.

Perrysburg Branch

4150 Brockway Dr.

(in Levis Commons)

Westgate Branch

3450 W. Central Ave. | Suite 128

Oregon Branch

3312 Dustin Rd.

Rossford Branch

27427 Crossroads Pkwy.

OC World Headquarters

One Owens Corning Pkwy.

(restricted access)

Mansfield Locations

777 N. Main St.

1690 West 4th St.

460 South Diamond St.

1434 Ashland Rd.

New Philadelphia Branch

1127 Fourth Street N.W.

Willard Branch

1 Myrtle Ave.

Ashland Branch

1306 Cleveland Ave.

Shelby Branch

29 Mansfield Ave.

Lexington Branch

340 W. Main St.

Wooster Branch

2258 Eagle Pass

Mount Vernon Branch

625 North Sandusky St.

**Visit
Our Web Site
For Current
Deposit & Loan
Rates**

*Rates Are Listed Under
"Today's Rates"*

*Continuing the tradition in family financial services.
An Affirmative Action Employer M/F/D/V*



Get Your Debt in Focus

Debt in Focus is a free and anonymous service that will help bring your debt into focus. After answering a few questions about your income and current debts, a simple financial analysis will provide a wealth of information – debt to income ratios, debt payment schedules, and suggested personal action strategies to help keep your finances moving forward.

This service is as anonymous as you want it to be. You will not be required to disclose your name, social security number, email address, physical address, or any other identifiable information. The information we collect about your income and current debts cannot and will not be used to identify you unless you specifically instruct us to. If you decide that you would like to be contacted by a credit union representative, you can opt to do that from the results page. While this can be very helpful, it is completely optional.

To take advantage of this free debt management tool, go to www.directionscu.org and click on the "Education & Resources" tab on our home page.

Let's Celebrate National Credit Union Day!



On Oct. 21, 2010, credit union members around the world will celebrate International Credit Union Day, an event designed to commemorate the credit union movement's history and achievements.

To observe and celebrate International Credit Union month, Directions Credit Union, in cooperation with Northwest Ohio Credit Unions, Kroger, and AllShred Services, Inc., will host a

"Shred for Safety" Day. The Shred Day will be held on **Saturday, October 30, 2010**, from **10:00 a.m. to 1:00 p.m.**, at the following area Kroger locations:

Spring Meadows Kroger	Woodville Kroger
1414 Spring Meadows Rd Holland, OH	1920 Woodville Rd Oregon, OH

Bring your personal financial documents for FREE destruction. As a courtesy to your fellow credit union members, please limit your items to be shredded to no more than five bags or boxes.

COMMUNITY SPOTLIGHT...

Back-to-School Supply Drive

Directions Credit Union employees and members were busy collecting school supplies during the month of August. Our collection benefitted 22 different grade schools throughout our communities and our collection valued at approximately \$3,400.00.



▲ Left to right: Brenda Schwind, Director of Business Development; Bill Buzzell, Principal of Glenwood School in Rossford; and Jen Segura, Manager of the Rossford Branch.

◀ Left to right: Amy Parr-Wigton, Principal of Wooster Heights Elementary School in Mansfield; Gwen Butler, Manager of the Madison Branch in Mansfield.

Thanks to all who participated and made a difference in the communities that we serve!