



our community

FALL 2011

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 28, 2011 to:

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



Save an
additional .50%
on your auto rate
with either a Directions CU
Basic Advantage or
Investment Checking
account!

*Loan rates are subject to change without notice. Actual rate received is based on your credit qualifications. Rate shown is based on a new auto loan with a balance of \$25,000, monthly installments of \$452.01 over a 60 month term. Loan subject to credit approval. Fixed rate. No prepayment penalty. Special offer not valid with any other promotional offer. Special rate promotion available for car loans with application completed September 1, 2011 - October 31, 2011.

Buying a Car is Easier with Directions.

Let Directions Credit Union help guide you in the car loan process. We can process your car loan through any of our 18 offices, at the car dealerships through our indirect lending program or online.

Our current rates are as low as 3.25% / 3.531% APR!*

And now, you can get a .25% discount* on your loan rate when you apply by October 31, 2011.

Also, receive credit union member preferred pricing when purchasing eligible new GM vehicles. Visit www.lovemycreditunion.org or www.directionscu.org for more information.

Getting Your First Car Loan is Easier with Directions.

Let Directions Credit Union help you learn the value of establishing and maintaining good credit. Our MyLife First Time Auto Loan is designed for young adults (age 18-24), borrowing for the first time, who may have little or no credit history. With a discounted loan rate* establishing credit has never been so smart!

You can earn **0.25% rate discount** by successfully completing our online course "MoneyEd: Auto Loan Finance" at www.directionscu.org



GET A 1% CASHBACK BONUS!†

Receive a check for 1% of the total loan amount (up to \$150) when you apply by October 31, 2011.

*Subject to credit approval. Earn .25% rate discount by successfully completing our online course at www.directionscu.org

†Cash back is subject to 1099 tax reporting. Cash back bonus offer not valid with any other promotional offer. Cash back promotion available for car loans completed by October 31, 2011.



Follow us @directionscu
on Twitter
Follow us on Facebook



Reward Yourself This Holiday Season!

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.



**Score
Card®**

Earn Double Rewards Points

Earn double ScoreCard Rewards points for every dollar you spend using your Directions Credit Union VISA credit or debit card from November 15 through December 31, 2011. 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.

Combine Reward Points

Combine 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.



Because we know that football is better together... Win a Trip to Super Bowl XLVI with 10 Friends!

Without the fans, there would be no football. And with no football, well, that just

wouldn't be right, now, would it? So VISA® is celebrating the greatest fans in the world by giving away a trip to Super Bowl XLVI for one winner and 10 friends. And guess what? When you use your Directions Credit Union VISA card, you're entered for a chance to win. It's that simple!



NO PURCHASE OR OBLIGATION NECESSARY TO ENTER OR WIN the Visa 2011 NFL Super Bowl Sweepstakes. Open to legal US residents, 18 years or older as of 9/8/11. PIN-based and ATM transactions are not eligible. Void in Puerto Rico and where prohibited. Sweepstakes ends 12/27/2011. For complete details on non-purchase entries, see Official Rules.
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Why Throw Away Your Money?



As a credit union member, there's never been a better time to save money on your wireless service. Sprint has phones, PDAs, push to talk, data service plans, music downloads, TV and more!

- **10% OFF** most regularly priced Sprint individual service plans
- **15% OFF** most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee
- National rates with no roaming or long distance charges

For this exclusive discount, tell them you're a CREDIT UNION MEMBER!

Ask to be attached to the NACUC ZM Corporate ID

For individual or business accounts:

Call **877.SAVE.4.CU** (877.728.3428)

Click **www.SprintSave4CU.com**

Visit the nearest **Sprint retail location**



MEMBER WATCH

Common Scams to Avoid

Fraudsters are using the internet, mail, and telephone in many ways to try to make you fall victim to their schemes. It's important to remember that fraudsters are clever at gaining your trust and gathering your personal information. We want to help you recognize the many ways they attempt to gain access to your personal information and money. Here is a list of common fraud schemes you should watch out for:

Advance Fee/Prepayment In this type of fraud the victim sends money to the fraudster in advance of receiving a certain product or service. The fraudster might ask the victim for a small fee in advance to open a new credit card or to secure a loan. Some examples of this type of fraud are credit cards, loans, investments, etc.

Mystery Shopping There are multiple ways this type of fraud can occur. For this example we will use one of the most common. Fraudsters contact victims through employment websites and ask them to evaluate the Western Union Money Transfer® service. The fraudster sends the victim a check and instructs them to deposit the check and use the funds to send a money transfer. The victim sends the money transfer and the fraudster picks it up and when the check bounces the victim is left responsible.

Emergency Funds This fraud usually occurs in two ways. Fraudsters will either make you believe they are someone you know or acting on behalf of someone you know. The fraud is based on you sending money for an urgent situation or emergency. The fraudster will create a story such as the need for bail, fines, medical expenses, etc. The fraudster may also use social media sites to further this type of fraud.

Employment The fraudster will send a check to the victim who has accepted a job. The check can be for multiple reasons such as a signing bonus, supplies, etc. The victim will be instructed to deposit the check and use the money for any of these reasons and then instructed to send the remaining funds to the fraudster. The check will bounce and the victim is left responsible.

Lottery/Prize Victims are informed through an unsolicited communication they have won a large lottery prize or sweepstakes. The victim receives a check for part of the winnings from the fraudster and is told to pay a small amount to cover taxes and/or processing fees. The victim uses the check to pay for the taxes or processing fees and is left responsible for the bounced check.

Rental Property Fraudsters advertise a rental property usually at a considerable discount. This allows the fraudster to receive as many replies or inquiries as possible. The fraudster goes to great lengths to make this property look as legitimate as possible and might include pictures, floor plans, etc. To make sure you express an interest in the property the fraudster will ask you to send money for a deposit, verify funds, or other legitimate sounding reasons.

Overpayment A common fraud in which the victim is sent a check in payment of a service or product that appears to be valid, but will eventually bounce. Typically the amount of the check exceeds what the victim expects to receive and he or she is instructed to send the excess to the fraudster. When the check bounces the victim is left responsible.

Grandparent This fraud is based on the Emergency Funds fraud. The fraudster will contact grandparents and impersonate either their grandchildren or a person of authority such as law enforcement, medical professional or attorney. The fraudster describes an urgent situation or emergency that requires money to be sent immediately.

Internet Purchases Victims are told to send money for a product, auction item or service to the seller. The fraudster will use a number of tactics to make you believe they are legitimate, but once the victim sends the money they will not receive the purchased item or service.

Fake Checks Fake checks are used for many of the frauds explained in this section. These checks can be used for employment expenses, internet purchases, mystery shopping, etc. Remember not to use funds from a check deposited in your account until it officially clears which can take weeks. Visit www.fakechecks.org

Relationship Fraudsters will create a fake relationship with the victim who believes it's real, perhaps through online communication. At some point the fraudster will request money for a number of reasons such as travel, medical, etc. In the end, the fraudster is only attempting to gain funds, not a relationship.





LIVING SIMPLY:

Tips to Save You Money

With Black Friday within reach and Christmas right around the corner, many people are starting to think about holiday shopping. Whether or not you plan to brave the storm on Black Friday, here are some tips to help you come out on top this holiday shopping season.

- 1 Set a Holiday Shopping Budget.** Make a list of people that you want to present with a gift and write down the gift ideas along with the amount you want to spend for each person. Be realistic with what you can afford! Now tally everything up and you'll have your total cost. If the total is too high, either scale back on all the gifts, or make the tough decision of giving to fewer people this year.
- 2 Comparison shop.** Don't take the first "good deal" that you stumble across. Suppress your impulse to grab the deal right away and check out a few other sites or stores to see if you can find an even better deal elsewhere. Be sure to also check out items similar to the one that you intended to buy. Occasionally, you will find significantly better deal without sacrificing too much on features and functionality — this is especially true for computers and electronics purchases.

- 3 Scout out Sunday Sale Flyers.** Once you've made your shopping list and set your shopping budget, subscribe to the Sunday newspaper if for no other reason than to pick up the sale flyers. Watch for items on your shopping list to go on sale and don't forget that some retailers will match an advertised sale price! The best holiday shopper is one who has done his/her homework.

- 4 Use Online Coupon Codes.** You no longer have to pound the pavement, search for parking, or hit the mall to find a better deal and save big on holiday shopping. You can find hundreds of helpful websites offering codes, here are just a few: freeshipping.org, retailmenot.com, fatwallet.com, couponmountain.com, and naughtycodes.com.

- 5 Get easy gifts out of the way early.** Set aside money for cash gifts – to the paper boy, the babysitter, the hairdresser, the trash collectors, out-of-town nephews – before Thanksgiving. That way those presents don't have to come out of your December shopping budget



NOW AVAILABLE! Toledo Walleye Ticket Discount

Just for being a Directions Credit Union member, you can receive **\$2.00 OFF** each ticket purchased at the Walleye's Box Office or **\$1.00 OFF** each ticket purchased on the Walleye's website, www.toledowalleye.com/schedule. Just mention the promotional code below at the box office or type it in the special offer box online.

The promotional code needed to receive your discount: **NWOCCU**

FINANCIAL SERVICES

Exclusively 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:
419-841-9838*

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)

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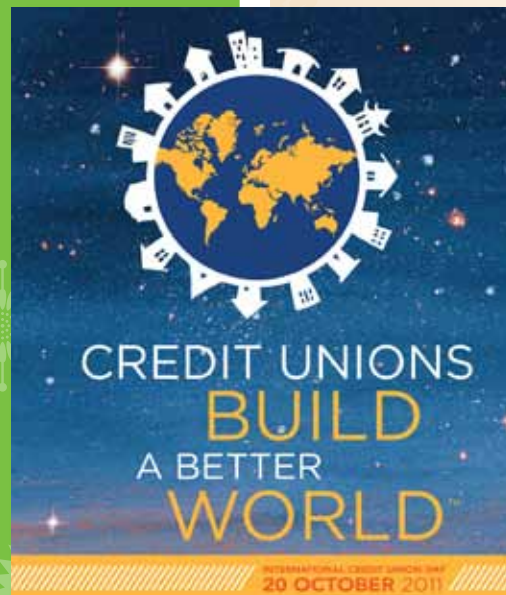
Hey Kids! Help Us Celebrate National Credit Union Day!

Help Directions Credit Union celebrate International Credit Union Day, Thursday, October 20. This special day is when we recognize the good that credit unions do all over the world. Credit Unions provide much more than financial services – we provide opportunities to create better lives for our members and their families. This year's theme is "Credit Unions Build a Better World."

As a MyLife member, we need your help. We will be mailing you a picture that we want you to decorate and place in our lobbies. The picture will also be available in each of our branches for you to pick up. Bring it to any of our offices by Monday, October 17, and we'll place it in the lobby.

Don't forget to place your name, age, Directions account number, and telephone number we can use to reach you on the back of the coloring page, and you will be automatically entered into a prize drawing for the most creative picture.

We will collect all of the pictures from each of our offices to pick our winners. We will be awarding \$25.00 (which will be deposited into your MyLife savings account), to one winner from each of our three age groups (0-4, 5-8, and 9-12) from both the Toledo and Central Ohio markets. We will contact the winners the week of October 31.



Saving Money this Holiday Season... Is Easier with Benefits Plus®



The Holidays will be here before you know it and we have the perfect solution for everyone one

on your list! Purchase your Holiday Dining Certificates and Holiday Gift Cards through Benefits Plus and you'll save time and money! With Benefits Plus, you receive discounts up to 10% off at major retailers. You can also save up to 80% off \$25 and \$50 dining certificates! That's right – just \$6.50 for a \$50 gift certificate. Holiday giving has never been more affordable!

And don't forget, if you are traveling this Holiday Season, make sure to book your travel with Benefits Plus. You can earn rebates and discounts on all kinds of travel including airfare, hotels, car rentals, cruises and more.

Purchase Gift Cards for National Retail Merchants & Save Up to 20%

Barnes & Noble® | JCPenney® | Orvis® | Bass Pro Shops®
Kmart® | Payless ShoeSource® | Billboard Music
Piperlime.com | 1-800PetSupplies.com | L.L. Bean®
Sears® | HomeGoods® | Talbots® | Macy's® | Kohl's®
Yankee Candle® & More | EB Games Men's Wearhouse®

Purchase Restaurant Gift Cards & Save Up to 10%

Applebees® | Dunkin Donuts® | BD's Mongolian Grill®
Subway® | Logans Roadhouse® | Panera Bread®
99 Restaurant | Romano's Macaroni Grill® | Papa Johns®
Bertucci's® Italian Restaurant | Red Lobster®
Chili's Grill & Bar® | Olive Garden® | Uno's® Chicago
Bar & Grill | Bugaboo Creek Steakhouse

Not a Benefits Plus Member Yet? Try it for 90 Days...Free!

Contact your local branch or call Benefits Plus at 1.866.329.7587 for further details.

Directions Credit Union has selected Benefits Plus, Inc. a fully independent third party service provider, to provide travel and other discounted services to Benefits Plus® members. Directions Credit Union assumes no liability for any of the providers in fulfilling their services. All liabilities, claims, damages and demands are the direct responsibility of Benefits Plus® (Generations Gold, Inc.), the benefits provider. Benefits subject to change.

Holiday Closing

Columbus Day
Monday, October 10, 2011

Thanksgiving Day
Thursday, November 24, 2011

Christmas Day
Monday, December 26, 2011

New Year's Day
Monday, January 2, 2012

NOTE:

For your convenience, all Directions Credit Union offices will be open on Veteran's Day, Friday, November 11, 2011. We will follow normal Friday business hours.



**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

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

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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 19 different grade schools throughout our communities and our collection valued at approximately \$2600.00. Thanks to all who participated and made a difference in the communities that we serve!



Supplies being delivered to Newman Elementary in Mansfield (left) and Rosary School in Toledo (above).

BUSINESS SERVICES

CheckLogic™ LITE

Deposit Checks Without Leaving Your Office or Home



Watch Our Video

Visit Business Services at www.directionscu.org

Directions Business Members can deposit checks remotely from the office or home. With CheckLogic Lite remote deposit has never been simpler – CheckLogic Lite offers a secure internet solution for you to make your deposits. It allows you to scan your checks and submit your deposits to receive next-day credit. No need to take time out of your busy schedule to go to your credit union to deposit a check. Sign up for CheckLogic Lite today!

**Contact Directions Credit Union at
888-508-2228 for further details on
service and scanner pricing.**



Grand Prize Winner!



We are happy to announce that Sylvester Tenerio of Toledo was the lucky winner of our One Hot Summer giveaway. Sylvester "Liked" our us on Facebook and won (4) tickets to see Kenny Chesney live at Ford Field in Detroit along with a \$100 Visa Gift Card. Congratulations, Sylvester!

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