



our community

SPRING 2011

Helpful Hints & Useful Tips

For Members of
Our Community Credit Union



BENEFITS
Plus

Discover All You're Entitled To...

*Act now and you can
try this great service
FREE for 90 days!*

**Benefits Plus is an exclusive program
for Directions Credit Union checking
account members.**

After the free 90 day trial, this service is free to
Investment Checking members, \$3.00 / month for
e-Checking, MyLife e-Checking, & Advantage Checking
members, and \$5.00 for Free Checking members.

Introducing Benefits Plus®, a unique package that once again shows that Life is Easier at Directions! We are passionate about making a real difference in the lives of our Members! That's why we are extending this special invitation to you and your family, so you can experience firsthand the Value & Security and Savings of our **NEW BenefitsPlus program.**

Start saving on entertainment, travel, groceries, eye exams, prescriptions, and online purchases, **PLUS** receive identity theft protection...all for one low monthly price. With other providers, identity theft protection can cost up to \$10 monthly, but we include it **PLUS** all of these other great benefits for one low monthly fee after the free 90 day trial offer!

Prepare yourself for savings! We are so convinced that our program will help you live better for less, that we are giving you access to all of the benefits and savings **FREE** for 90 days!

Visit www.directionscu.org or stop by one of our branch locations for more information.

- ✓ Full Service Travel
 - Air Travel
 - Cruise Discounts
 - Group Tours & Special Events
 - Car Rental Discounts
 - Condominium Vacation
 - Hotel Discounts
 - Major Attraction
 - Ski Lift Tickets
 - And More
- ✓ Credit Card Registration & Protection
- ✓ Identity Theft Shield Protection
- ✓ Money for College
- ✓ Comprehensive Dental Coverage
- ✓ Family Movie Ticket Discounts
- ✓ Health Services Savings
 - Discounts at National & Local Pharmacies
 - Vision & Hearing Discounts
- ✓ 24-Hour Emergency Road Service Discounts
- ✓ Great Gifts For Less
- ✓ Food for Less
 - SAM's Discounts
 - Costco Savings
 - Internet Grocery Coupon Club Savings
 - National Restaurant Discounts
- ✓ Discounted Long Distance Savings

Directions Credit Union has selected Generations Gold, 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 Generations Gold, Inc., the benefits provider. Discounts received through Benefits Plus® may not be used in conjunction with other financial services discounts. Benefits subject to change. Please visit the website or contact Benefits Plus® at 1.866.329.7587 for further details.

 **Directions**
Credit Union®

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Follow us on Facebook



MEMBER WATCH



VISA® Travel Tips You Can Bank On

Whether you're traveling on business or taking a well-deserved vacation, you can travel more secure, hassle free, and enjoyable with your Directions VISA or VISA with Rewards Card. Here are some tips to keep you safe.

Before You Go:

- Check your cards.** Know the expiration dates, account balances and amount of credit available to you. By doing this, you won't be caught short with a card that expires while you're away, or not have enough credit to cover your trip expenses.
- Know your financial institution's restrictions on daily withdrawal limits.** All financial institutions have them, but they shouldn't be a problem if you use ATMs for pocket money and charge major expenses, such as hotels, to your Visa card.
- Make a copy of everything in your wallet.** Keep a record of credit card account numbers and telephone numbers for reporting lost or stolen cards in a safe place.
- Purchase your tickets using your Visa card.** If tickets are lost, or your trip is canceled, you'll have the receipt as proof of purchase.
- Get in touch with your financial institution.** Tell them where and when you'll be traveling – this can help ensure that your card isn't flagged for unusual activity.

During Your Trip:

- An easy way to get local currency.** With your Visa card you can access the Visa/PLUS ATM network. When landing in a foreign country, check the arrival and baggage claim areas at the airport for Visa/PLUS ATM signs for quick, easy access to local currency.
- Use the security box or safe provided by the hotel.** When sightseeing or going to the pool or beach, don't carry all your valuables with you. Never leave cards unattended in the hotel room, at the pool, or in a vehicle - locked or unlocked.
- Contact Visa immediately if your card is lost or stolen.** Remember, Visa is only a phone call away. Simply call the toll-free telephone number Visa provides in each country and you'll be linked to Visa Customer Care Services, 24/7.
- Keep sales slips** as proof of purchase for customs or in case of a dispute, and for reconciling your account when you get home.
- Shop with your Visa card.** Visa cardholders receive a foreign exchange rate that is typically better than that used to convert cash by a local currency dealer.

When You Get Home:

- Keep your receipts and read your monthly statements carefully.
- Contact your credit card issuer right away if you see a charge you don't recognize or if you notice any inconsistencies.

Holiday Closing

Memorial Day
Monday, May 30, 2011

Independence Day
Monday, July 4, 2011

Managing Your Directions' VISA Card is "eZ"!

Members of Directions Credit Union can also use **eZCardInfo** to manage their VISA credit card online – check balances, make payments, set up alerts, check Scorecard Balances and Redeem Awards.

Did you know we now offer e-statements for our VISA Cards?

To sign up for VISA e-statements, visit the link to **eZCardInfo** on our homepage at www.directionscu.org.

Sign Up for
VISA eStatements
TODAY!





LIVING SIMPLY:

10 Tips to Save You Time & Money

*Living simply can be simply fabulous, and it all begins with a budget. Creating a budget can be a frustrating task. Staying on budget can be even harder. Here are 10 tips to help make budgeting less frustrating.**

- 1 Focus on savings.** Determine the amount of your budget that you can afford to save each month. Have it direct-deposited to your savings account. It will make a big difference for you later.
- 2 Use cash.** Take out enough cash to last one week at a time. Make up your mind that the cash you have is all you get for discretionary expenses, or things that you could live without, each week.
- 3 Cut bad habits.** Whether it's alcohol or tobacco, you know how expensive bad habits can be. Stop smoking and drinking, and put the money toward other expenses. You'll see your bills come down – and feel your health improve.

- 4 Share the responsibility.** If you're working hard to save money, but your spouse is out spending you into debt, you're fighting a losing battle. Sit down together and make a plan to determine how much spending money you should each have.
- 5 Pay down debt.** If you have credit card debt, you may feel like it's going to take forever to pay it off. But you can get ahead by choosing one card – ideally, the one with the highest interest rate – and paying as much as you can on it every month. If you have other cards, pay the minimum balance on those until you've paid off the first card. Then, choose the next card and pay extra on it while you pay minimums on the others.

6 Keep your receipts. You probably monitored your expenses for several weeks to make a budget. Once the budget is made, it can be tempting to stop keeping up with every little expense. But keeping track really can help you stick to your budget. You'll be less likely to overspend if you realize how much money has actually gone through your hands.

7 Balance your check or debit register. Do you balance your checkbook regularly? If not, it's a good habit to start. If you're on a tight budget, a couple of small mistakes can lead to overdraft charges and insufficient funds in your account. If you balance up every time you get a bank statement, you can make sure your ledger stays in the black.

8 Analyze your spending. Look through your budget and all your receipts. Can you find an expense that can be cut? Maybe you could bring your lunch to work twice a week, or set up a carpool with a friend. Cutting out restaurant and gas costs can help increase the amount of money you have available for savings and purchases.

9 Special accounts. If you find that you keep reaching into your savings, set up a certificate or other account with early withdrawal penalties. Financial institutions pay more interest if you'll agree to let them use your money for a longer amount of time. Putting your savings into a yearly certificate will yield more than a three-month note.

10 Be flexible. Remember that life is unpredictable, and things happen that are out of our control. When you make a budget, try to allow some extra money for variable expenses. And, be gentle with yourself if you go over your budget sometimes. It can be hard to get back on track if you let yourself get too frustrated over a mistake or two.

FINANCIAL SERVICES

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 (10/202)

*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.

* Siddons, Sarah. "10 Tips for Staying on Budget" 05 August 2008. HowStuffWorks.com. <<http://money.howstuffworks.com/personal-finance/budgeting/10-tips-for-staying-on-budget.html>> 09 March 2011

Spring auto loan Fever



Tired of driving around through snow, sleet and rain in the same old car? Did winter weather wreak havoc on your car? Spring is a fabulous time to enjoy great savings on an auto loan from Directions Credit Union.

Choose Between:

A RATE AS LOW AS

3.25% | 3.528% APR

OR

1% CASH BACK BONUS

Receive a check for 1%* of the total loan amount (up to \$300) when you apply by May 31, 2011.

Call any of our branch locations for details or visit www.directionscu.org.

* 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 rate with a balance of \$25,000 and a 60 month term. 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 April 1, 2011 – May 31, 2011.

National Credit Union Youth Week | April 17-23, 2011

Money Rocks at Your Credit Union!

Who doesn't love to look cool and rock out? Music transports us to a world where anything is possible. Show the youth in your life how their credit union can help make those rock-star dreams a reality.

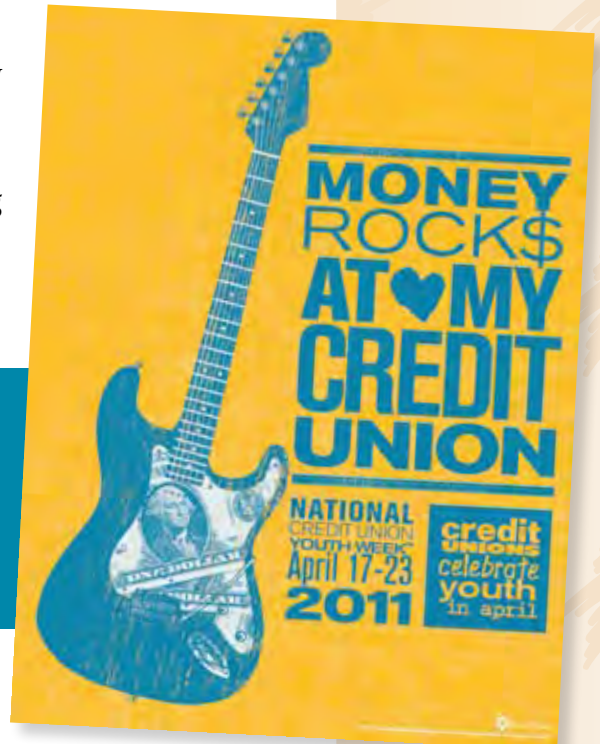
Visit Directions Credit Union the month of April and help us celebrate National Credit Union Youth Week. Whether young members are saving up for a vintage guitar, a new iPod, or even a college degree in music, we're ready to lend a hand. That's because Directions Credit Union is for members, by members, and we care about youth...and their dreams.

Win \$100 from Directions CU

Make a savings deposit (or open a new one) during the month of April and you'll be entered to win \$100.*

PLUS: You'll also be eligible to participate in the National Youth Saving Challenge.™ **

Ten young savers will be selected nationwide to each win \$100. (Must be under the age of 18 to participate.)



* Those parents/guardians giving permission for their youth to enter, can submit on a 3"x5" piece of paper the following information to the credit union. Name, date of visit, current age, and amount deposited that day. Entry forms will also be available at branch locations and at www.directionscu.org. Limit one entry per person.

** On May 18, 2011, the Credit Union National Association will randomly select and award 10 (ten) \$100 prizes to 10 participating credit unions. Each of those 10 credit unions will then randomly select a winner from its applicants. Your credit union will notify you if you are a winner. The odds of winning will depend on the number of entrants. For contest details, visit www.cuna.org and enter Savings Challenge Rules in the search box.

Start Them Young to Learn How to Save



By teaching kids how to save for their goals, they'll have one of the most difficult aspects of saving under their belt by the time they're teens – being a consistent saver.

Here are just a few examples to help teach kids of different ages about the savings game:

- * Have young children—preschool age—sort different types of money into piles by color and size.
- * Play grocery store or credit union/bank. Help them use a pretend cash register.
- * At the grocery store, let kids of all ages help you shop. Teach them how to comparison shop – for example, show them that for every \$4.99 box of cereal, there may be similar brands on sale for half as much.
- * As kids get older, let them know what things cost. Share sales receipts and bills that you receive for items or services you've purchased for them.



Get your kids started on the right track financially. Bring them into Directions Credit Union. We have an entire line of age-specific youth products designed to help your kids grow into financial maturity. Check out the **MyLife™** products today at www.directionscu.org.

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- * If you decide to pay your kids an allowance, include them in the decision. Discuss allowance amounts and what they should use their allowance for. The amount is your call, but allow them input. One idea is to have children set aside part of their allowance for spending, part for saving, and part for sharing. Clarify what you'll pay for and what they should be responsible for. For example, when you're at the movies, maybe you agree to pay for a small drink and popcorn, but the Milk Duds are on them.
- * Show children what compounding interest means. Explain that as kids save, they're constantly earning dividends on their savings – on top of that, they're earning dividends on their dividends.
- * As kids reach high-school age, clarify what you will pay for and what your children are responsible for. For example, your kids may want the newest cell phone that comes with a really high price tag. Establish your spending limit. If they still want the more expensive version, have them make up the difference. Often, once the responsibility of paying for items is on kids, the "latest and greatest" aren't so important.

REMEMBER:

Each time a deposit is made into your child's account, they get to pick a prize from Sparkles' Treasure Chest!

BUSINESS LENDING

Buying new equipment. Hiring new employees. Opening a second location. Knowing when to make the right move is important in business. So is having the right financial partner to help you along the way. Directions Credit Union is dedicated to our business members. Our goal is to help you reach yours. From loans to payroll support, Directions' team of business professionals can help you get to where you want to go.

- ▶ Commercial Real Estate Loans – Both Purchased and Refinance
- ▶ Equipment Financing
- ▶ Lines of Credit
- ▶ Short Term Notes
- ▶ Long Term Loans
- ▶ Vehicle Loans
- ▶ Investment Property



For more information, contact:

Toledo Area:

Patricia DeCesare 419-720-4758
John Kantner 419-720-4718
Lou Sheppard 419-720-4732

Central Ohio:

KeeKee Brooks 419-526-7811



**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*



COMMUNITY SPOTLIGHT...



Directions Credit Union won First Place Honors in the National Dora Maxwell Social Responsibility Recognition Award Program for credit unions. The Social Responsibility Recognition Award Program, sponsored by the Ohio Credit Union League (OCUL) and the Credit Union National Association (CUNA), honors credit unions for their involvement and achievements in community projects and activities.

Our entry fully supported the credit union philosophy of "People Helping People" by detailing the success of our Financial Education Outreach initiatives. Throughout the

year, Directions conducts financial literacy education events in communities all across Ohio. As a result of our initiatives, we have educated thousands of attendees through workshops, presentations, and financial education events. Kathy Martin, SVP of Development and Support stated, "Helping people understand their finances is an advantage for everyone – the individual, their community and the financial institutions in the community. We do our best to contribute to this by providing financial literacy education in schools, libraries, senior centers, churches, shelters, and community centers.



When asked about the recent award, Barry Shaner, CEO and President of Directions Credit Union, said, "Financial education has been a big part of who we are for many years. I've lost count of the number of members who've told me about opening their first car loan or checking account at the credit union, and the care that we took to educate and explain just how it would work. It's nice to be recognized for our efforts, but with or without this award, we'd keep doing the same things; it's in our DNA."

The Dora Maxwell Social Responsibility Recognition Award has honored credit unions for charitable work in their communities since its inception in 1987. The competition is named after credit union pioneer, Dora Maxwell, who organized hundreds of credit unions, developed volunteer organizer clubs, and worked with organizations to improve the living standards of the poor and needy.

WGTE Town Hall: "Financial Literacy for Students"

Educators and financial experts including representatives from the Northwest Ohio Credit Unions and the Ohio Credit Union League shared advice about financial literacy for students at WGTE's upcoming Town Hall meeting. Join us for this live broadcast to learn more about what Ohio Credit Unions are doing to help teach young people to manage money.

Can't join us? Please watch on WTVG and call **1-866-380-4664** to participate in the discussion.



TUNE IN:

**Thursday April 21, 2011 | 8:00 p.m.
WGTV Channel 30 | Toledo, OH**