



# our community

WINTER 2012

## Helpful Hints & Useful Tips

For Members of  
Our Community Credit Union

## NEW Rate & Review

### How is Directions doing?

Directions Credit Union always values our members' opinion. One of our most important goals at Directions is that our members are being served well and their needs are being met.

Please share with us and others your Directions' experience(s). Take a few moments to **Rate & Review** one of your Directions products and you could **WIN a \$25 VISA® Gift Card.\***

**Rate & Review** your other Directions' products and services and you'll get an additional entry for each product you rate. To get started, just visit [www.directionscu.org](http://www.directionscu.org) and click on the "Rate and Review" link on the left hand side of our home page.

## Holiday Debt Left You in the Cold?



Pay off those high interest credit cards by transferring them to Directions' low interest VISA or VISA with Rewards. Unlike many credit cards, Directions does not charge a balance transfer fee or charge a higher interest rate for balance transfers.

- ▶ **Low Rate** ▶ **No Annual Fee** ▶ **No Balance Transfer Fee**
- ▶ **25-Day Grace Period on Purchases**
- ▶ **Earn Reward Points with a Directions' VISA Reward Card on qualifying purchases. You receive one point for every dollar purchase!**

**DOUBLE REWARD POINTS\***  
FOR EACH DOLLAR TRANSFERRED  
**OR**  
**2% CASHBACK\*\***

\*Transferred balances must come from another institutions' credit card and will receive a maximum of 10,000 reward points. Reward points offer not valid with any other promotional offer. Payoff of existing credit card balance will be treated as a cash advance on your VISA card.

\*\*Cash back is subject to 1099 tax reporting. Transferred balances must come from another institutions' credit card and will receive a maximum of \$200.00 cash back. Bonus transferred into your share savings account. Payoff of existing credit card balance will be treated as a cash advance on your VISA card. Cash back bonus offer not valid with any other promotional offer. Cashback and reward points offer available January 1, 2012 – March 31, 2012.

## Get on the Road to Savings!

Whether you're looking to lower your monthly payments or need extra money, you may want to consider refinancing your auto loan with Directions.

With flexible and convenient auto loan refinance options from Directions, you could use your car as a tool to get extra cash, put more breathing room into your budget or consolidate monthly bills.

### Example of reduced monthly payment:\*

	Before Refinancing	After Refinancing with Directions
Remaining Loan Balance	\$25,000.00	\$25,000.00
Remaining Payments	60	60
Interest Rate	5.99%	3.25%**
Monthly Payment	\$483.24	\$452.02
Monthly Payment Reduction	N/A	\$31.22

**Savings for the life of this loan = \$1,873.20**

\*This chart is for illustration purposes only. Your payment can vary based upon your individual situation. Actual rate may decrease or increase based upon loan term, collateral, and loan amount. Some financial institutions charge a prepayment penalty.

\*\* 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.



### Refinance with Directions and receive:

- ▶ Flexible Refinancing Options
- ▶ Competitive Rates
- ▶ Simple Application Process
- ▶ Fast Credit Decisions
- ▶ **PLUS**, if you have a Basic Advantage or Investment Checking account with Directions, you will receive an **additional .50% discount** on your loan!



Follow us @directionscu on Twitter  
Follow us on Facebook



# Relax with E-Convenience



**W**ith Directions Credit Union's Online Banking, Free Bill Pay, eStatements, Email/Text Alerts, and Mobile Banking, you'll never have to leave the comfort of your home for most of your transactions!

And with the addition of our Mobile Banking apps, you can take care of transactions with a few touches on your Smartphone.

## With eConvenience Products, you can:

- ✓ View your account balances, transactions, and track your purchases
- ✓ Pay bills to virtually anyone in the U.S. with free online Bill Pay
- ✓ Transfer funds between your Directions Credit Union accounts
- ✓ View copies of your posted check images

- ✓ Stop payment on a check
- ✓ View your checking and savings statements online through eStatements
- ✓ Apply for a loan
- ✓ Make Directions loan payments and credit card payments
- ✓ Bank online with confidence – Directions uses the most advanced encryption standards to protect your account as you conduct your financial business

Join more than 17,000 other members who have made the switch to eStatements, Online Banking, and Mobile Banking. For more information, visit the Online Banking & Resources tab at [www.directionscu.org](http://www.directionscu.org).

## Save on Your Tax Preparation

Directions Credit Union Members can save now on TurboTax Products or redeem a \$30.00 Coupon on Jackson Hewitt Tax Preparation. Choose the tax filing option that is best for you, and finish your taxes today!



Choose **Easy**.

### Get a chance to win \$15,000 on the way to your maximum refund with TurboTax:

Only TurboTax offers you Total Assurance™ – protection to feel 100% confident about your taxes:

- Maximum refund, guaranteed
- 100% Accurate calculations, guaranteed
- FREE downloadable Audit Support Center
- Save on TurboTax products

Visit [www.directionscu.org](http://www.directionscu.org) by **February 21, 2012** for further details and how to enter the sweepstakes.

NO PURCHASE NECESSARY. Subject to full Official Rules. Void where prohibited.



### Save \$30.00 and Let a Local Jackson Hewitt Tax Pro Finish Your Taxes:

Directions Credit Union members are entitled to save \$30 on their individual income tax preparation at participating Jackson Hewitt Tax Service® locations nationwide. Let them estimate your refund for FREE!\* Meet with one of their tax pros today to see what Jackson Hewitt can do for you. No appointment necessary.

#### Plus, at Jackson Hewitt you'll get:

- FREE Accuracy Guarantee with paid tax prep<sup>†</sup>
- FREE 24/7 return status alerts
- FREE electronic filing with paid tax prep
- Safe storage of your tax data from year to year once we prepare your tax return

Visit [www.directionscu.org](http://www.directionscu.org) for further details and to get your \$30.00 coupon!

\*An actual expected tax refund can only be provided with paid tax preparation. Valid at participating locations only. Most offices are independently owned and operated. †Terms and conditions apply. Ask tax preparer for details.  
NOTE: Coupon expires April 30, 2012





# Discover All You're Entitled To

*Benefits Plus® will help you and your family get more and do more, for less!*

*As a Benefits Plus® member, you and your family will save like never before. Vacations become a reality, grocery bills go down, consumer purchases and personal information is protected, prescriptions become more affordable, telephone calls are discounted; even entertainment and dining out costs less!*

## Treat Yourself with Our TOP 10 Saving Benefits:



### 10. Pet Health Insurance

VPI® Pet Insurance, the nation's oldest and largest provider of pet health insurance, has worked with more than a million loving pet owners to help deliver optimal care for their pets. Our members save up to 15%, making this protection even more affordable.

### 9. 24-Hour Roadside Assistance

Roadside Protect™ provides 24-hour emergency road service. As an added bonus you'll also receive access to savings at thousands of automotive facilities — included free with your auto club enrollment. Just \$49.95 for a year, \$89.95 for two years with coverage for up to 4 family members!

### 8. Health & Wellness Savings

Receive special pricing and valuable health services discounts from some of the most trusted names in health care today! Members will save on prescription medications, eye wear and vision care, dental plans, and even hearing care.

### 7. Shop Till You Drop

You work hard to pay for your "needs". Why not set some extra money aside to fulfill your "wants"? Benefits Plus® has arranged for substantial discounts at many of your favorite national retailers.



### 6. Online Discounts

Satisfy your sweet tooth! Benefits Plus® offers its members big discounts on all kinds of treats. What a sweet deal!

### 5. Fun & Entertainment

**Movie Discounts & Theme Park Savings!** Save with special discounts at local movie theaters and enjoy special admission pricing at the greatest theme parks, major attractions, and ski resorts.

### 4. Great Gifts

Members can save up to 25% on Successories! Benefits Plus® offers and exclusive discount on the complete line of Successories.



### 3. Identity Theft Protection

Benefits Plus® offers the power to protect your identity and secure your personal information is easy. Now you can enjoy even more peace of mind knowing your personal information and purchases are safe and secure.

### 2. Dining In or Out

**Dine Out and SAVE!** Choose from many of the best local restaurants in your area and choose either print-and-go certificates or paper certificates to give as gifts. With Benefits Plus®, dining out can be less expensive than dining at home. Save up to 87% on dining certificates from thousands of participating restaurants!

**SAVE on Grocery Bills!** As a Benefits Plus® member, you and your family are entitled to special offers and rebates on all of the major wholesale club memberships, even savings on groceries at your local supermarket.

### 1. Family Vacations

Unlike other travel services, we don't make money on what you spend. Instead, we use all of the resources available including the Internet and "inside" travel industry trade-only connections to deliver more value for your travel and vacation dollar. Our goal is your complete satisfaction. We provide the lowest guaranteed pricing\* with the highest quality concierge service available anywhere.



**For details on all of the exciting member benefits and savings visit [www.benefits-plus.org](http://www.benefits-plus.org) or call 1.866.329.7587 today!**

## Election & Annual Meeting

As an owner of Directions Credit Union, it's not only your credit union right to vote for our volunteer-based Board of Directors, it's your duty. Control of our credit union and its management is in the hands of you...our members.

Once a year, our members elect a Board of Directors. Each member in good standing gets one vote, regardless of the number of shares they own. One person, one vote means control and direction of the credit union is not based on the financial resources of a few members, but on the needs of the entire membership. This is one of the fundamental differences between credit unions and banks.

### Directions CU members will be able to vote by telephone or electronically.

The electronic (internet) voting will be handled by CUBallot, an independent, secure website, <http://directions.cuballot.com>. Members will receive easy to understand instructions on how to vote when visiting this site. Telephone voting allows members to cast votes by dialing a toll-free number, 866-923-2142, specifically assigned for this election. Members may simply follow the prompts of an interactive voice response system. Members may also pick up a paper ballot at any of our 18 branch locations.

*The election will open January 1, 2012 and close on March 16, 2012.*

The Annual Meeting will be held March 25, 2012 from 4:00-6:00 p.m. at St. Clement's Community Center, 2990 Tremainsville Road, Toledo, OH 43613.



For members in Toledo and surrounding communities we are pleased to inform you that Directions Credit Union is now partnering with CUSO Financial Services L.P. (CFS) to provide insurance and investment products for our members. We will be converting to their program February 15, 2012.

CFS is an Independent Broker-Dealer and SEC Registered Investment Advisor formed for the express purpose of serving credit union members' investment needs. **This change will not affect our members in Mansfield and the surrounding communities.** Established in 1996, CFS is headquartered in San Diego and services more than 130 credit union investment

programs, including 25 of the top 100 credit unions in the country. With branch offices located nationwide and more than 375 licensed representatives, CFS is a full-service investment firm.

We are confident that this change will be beneficial to you, as a client of the Investment Services Program. Our move to CFS is being made to improve service and to position Directions Credit Union to better assist you in meeting your financial planning needs.

**What will occur as a result of this change?**

We are currently in the process of hiring a new investment professional for Direction's Investment Services Program.

**How will this affect your present accounts?**

The change should be virtually transparent to you, as there should be no change in the investments you hold. You will be receiving more information regarding the transition of your investment accounts in early January 2012.

In the meantime, should you have any questions, please contact Diane O'Neill, at **419-720-4759** if you are in the Toledo area or Marlene Barnett, at **419-526-7812** if you are in the Mansfield or surrounding communities.

*The team at Directions Credit Union is excited with this step in the growth of the Investment Services Program. We hope to continue to earn your business and to provide you exceptional investment services for many years to come.*

# 2012 Scholarship Applications

## Northwest & North Central Chapter of Ohio Credit Unions Scholarships

The Northwest & North Central Chapters of Ohio Credit Unions (of which Directions Credit Union is a member) would like you to apply for their post-high school college scholarships.

The Northwest Chapter is offering (2) scholarships in the amounts of \$2,000 and \$1,500, for those living in Lucas, Wood, and Fulton counties. The North Central Chapter is offering (4) scholarships in the amount of \$500 for those living in Crawford, Holmes, Marion, Morrow, Seneca, Wyandot, Richland, Ashland, Wayne, and Knox counties. Application deadline for both Chapter scholarships is February 10, 2012.

The winners of all chapter scholarships will be eligible for (4) \$2,500 state scholarships sponsored by the Ohio Credit Union Foundation.

## Directions Credit Union Scholarships

Directions Credit Union is again offering scholarships for our young members.

Two \$1000 Secondary Scholarships (school tuition for 8th – 11th graders)

Two \$1000 Post-Secondary Scholarships (for full-time students of accredited colleges, community colleges, vocational/ trade schools).



Scholarships applications can be picked up at any Directions location or printed at [www.directionscu.org](http://www.directionscu.org).

## Holiday Closing

Directions Credit Union is happy to announce that we will be open for service and eager to serve you more in the coming year. During 2012, you will find us open when traditionally we would have been closed.

### Here's a listing of the 2012 holiday schedule:

**New Year's Day**

(Observed)  
Monday, January 2  
CLOSED

**Martin Luther King Day**

Monday, January 16  
OPEN

**Presidents' Day**

Monday, February 20  
OPEN

**Memorial Day**

Monday, May 28  
CLOSED

**Independence Day**

Wednesday, July 4  
CLOSED

**Labor Day**

Monday, September 3  
CLOSED

**Columbus Day**

Monday, October 8  
OPEN

**Veterans Day**

Monday, November 12  
OPEN

**Thanksgiving**

Thursday, November 22  
CLOSED

**Christmas**

Tuesday, December 25  
CLOSED



# LIVING SIMPLY:

## Tips to Save You Money

Because more members are leaning towards frugality these days, here are some suggestions to help. To start saving immediately, take an inventory of your needs to see where you can shave dollars. In other words, distinguish wants from needs. We may all want a tall mocha latte each morning, but do we need one?

- 1 Skip the fancy coffee and eating out each day.** Forego the latte at \$3.50 and lunch at \$4.00 each day. With savings of \$150 / month, your annual savings would equate to \$1800.
- 2 Cut your computer's energy use.** Set your computer to "sleep" when not in use. Savings = \$60 / year.
- 3 Install a programmable thermostat.** Installing one will make your life easier, save energy, and money. Savings = \$150 / year.
- 4 Switch to energy-saving light bulbs.** Install energy efficient CFL light bulbs which use 75% less energy and last 10 times as long. Savings = \$30 / year.
- 5 Tap into your own water.** Bottle your own water by using a reusable water bottle and water filter. Savings = \$30 / year.

- 6 Make a list and stick to it.** On average, shoppers spend at least \$10 more than necessary with each trip to the grocery store. Assuming most consumers visit the grocery store twice a week. Savings = \$1040 / year.
- 7 Plan meals around your grocer's sale flyer and use coupons.** Coupon clippers are proud to announce that they typically save \$20 per trip to the grocery store. Even cutting your trips down to once a week. Savings = \$1040 / year.
- 8 Drive a fuel efficient car.** Let's say you drive a vehicle for 80,000 miles. If you choose a 25 mpg car over a 15 mpg car, you save approximately 2100 gallons of gas. At \$3.30 per gallon, that's almost \$7000. Averaging 15,000 miles per year. Savings = \$1300 / year.
- 9 Get rid of unread magazine subscriptions.** Cut two subscriptions Savings = \$30 / year.
- 10 Never pay checking account fees.** Switching from a fee-based checking account at another financial institution to a FREE checking at Directions Credit Union (with e-statements). Savings = \$50 or more / year.

**my life**  
@directionscu™  
**Tune In & Win**  
**WINNER**



We would like to congratulate **William Kunecke** on winning an iPod Touch in our recent MyLife Tune In and Win contest. He entered to win at our Lexington branch while opening up his new MyLife accounts. William is realizing the importance of good financial habits and is headed in the right direction financially with his MyLife@directionscu accounts. Congratulations, William!

**facebook**

### "Like Us" and Win!

Each month, we randomly select one of our lucky Facebook friends to win a \$25.00 Visa Gift Card.\*

Our Facebook page is an excellent way to keep up with what's going on at Directions.

"Like" us, and you just might be our next lucky winner!

In addition to our "Friend of the Month" promotion, we occasionally sponsor cool giveaways on Facebook. Most recently, we gave away Visa Gift Cards for 12 days in our "Twelve Days of Christmas Giveaway." Our twelve winners were **Tina Rogers, Charlene Bower, Jane Starkey, Cheryl Macek, Matthew Siebert, Angela Keween, Tracey Titkemeier, Amy Froelich, Sherri Kaspar, Renee Barnett, William Best, and Elisha Compton.**

*Congratulations to all of our winners! You can also follow us on Twitter @directionscu.*

\*Odds of winning a \$25.00 VISA Gift Card will vary according to the number of fans received by the last day of business each month. Winner will be selected after close of business on the last business day each month. No purchase necessary. Need not be a current member of Directions Credit Union to win. Employees and family members of employees are not eligible to win.



# 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 local 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.

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!

### For further information contact one of our Business Loan Officers:

#### Toledo Area

- John Kantner** 419-841-9838  
jkantner@directionscu.org
- Patricia DeCesare** 419-841-9838  
pdecesare@directionscu.org
- Lou Sheppard** 419-841-9838  
lsheppard@directionscu.org

#### Central Ohio Area

- David Grant** 419-526-7805  
dgrant@directionscu.org
- Keekee Brooks** 419-526-7811  
kbrooks@directionscu.org

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.

*We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.*

## COMMUNITY SPOTLIGHT...

### Exciting Fall Events

Directions Credit Union was busy this Fall participating in an assortment of community events.

We were 1 of 20 corporate sponsors who manned a candy station at the Toledo Zoo's Pumpkin Path event held on October 22 & 23. The Pumpkin Path is an annual event which provides a safe place for families to trick or treat. More than 15,000 visitors attended this year.



Along with the above mentioned events, Directions employees also reached out to neighbors in need with donations to the United Way, Toys for Tots, and Toy Time.

All DCU branches also collected donations of phone cards and iTunes gift cards for deployed troops belonging to the 179th Airlift Wing in Mansfield and the 180th Airlift Wing in Toledo.

Staff members were also busy conducting financial education in schools, juvenile detention centers, community centers, and senior centers.

Having well informed members of our communities benefits everyone, and we do our best to educate as many individuals as possible. This year, we have conducted 300 hours of financial education outside of our branches, with more than 6700 participants benefitting, and have planned even more for 2012.



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

