

# WAVES



# DAYAIR

CREDIT UNION

*Service That Soars!*

Summer 2015

## We're celebrating 70 years of Service that Soars by raising \$5,000 to help Feed the Dayton community.

As 2015 marks our 70th anniversary, we've created a special Do Good Dayton Checking Account to help us reach our goal of raising \$5,000 to support the Dayton FoodBank.



## Do Good Dayton

### Get the checking account that pays you \$50 to Pay it Forward.



We are feeding the local community physically and financially. Simply open\* a Do Good Dayton Checking Account with direct deposit, sign the Do Good Dayton Pledge, and we'll give you \$50! Plus, for every new Do Good Checking Account opened, we'll donate \$20 to our Do Good Dayton fund to raise money for the Dayton FoodBank until we reach our goal of \$5,000.

### Become a Dayton Do-Gooder!

Use some or all of your \$50 to Pay it Forward and do something nice for the community. Need ideas? No problem! When you open your account, you'll get a swag bag filled with items and ideas on how you can Pay it Forward. And you can always donate it to the Dayton FoodBank!

Learn more at [dayair.org/DoGoodDayton!](http://dayair.org/DoGoodDayton!)



\*New accounts only. Subject to approval. Direct deposit required to receive \$50 offer and accounts will be reviewed 60 days after opening.

**Holidays Observed**  
 Your credit union will be closed for the following holidays:

Independence Day ..... July 4  
 Labor Day ..... September 7

# Save THE Change



## Growing your savings has never been this easy!



When a debit card purchase is made, the transaction is rounded up to the nearest dollar. Then, we transfer the difference from your checking account to your savings account. You don't need to do a thing except watch your money pile up!

Call (937) 643-2160 or scan the code to enroll and start Saving the Change today!

## Get Your Paycheck Right Away with Direct Deposit

With Direct Deposit at Day Air, you don't have to take time out of your busy schedule to deposit or cash your paycheck. It's all done electronically and will save you the hassle. So stop fighting traffic or wasting time in line. Sign up today by calling or email [mail@dayair.org](mailto:mail@dayair.org)!



## Online Access Will Require Usernames

As we continue to provide more value added online services and quick access to your accounts, we will also implement stronger means to secure that access.

EFFECTIVE SEPTEMBER 1, 2015, you will be required to set up a username for your Day Air account. This must be something OTHER than your account number.

If you would like to set up a username before this date, you can do so via Online Banking. Navigate to the Info Center, then My Username. This will help ensure your online account is secured and keeps your account number private.



## President's Message

Dear Members,

Can you believe we're halfway through 2015? It's been an exceptional year so far for your credit union. Thank you for your continued participation. We are here to solve your financial needs, and want to help see you succeed. Without your ownership, our credit union would not exist.

As you may know, credit unions are founded on seven cooperative principles. One of these is "Concern for Community" which we take to heart. We live and work right here in the same communities you do, and therefore have an obligation to improve these areas. Since we are celebrating 70 years of Service that Soars, we are kicking off an initiative to support the Dayton FoodBank and help feed our community.

When you open a Do Good Dayton Checking Account with direct deposit, you'll sign the Do Good Dayton pledge - committing to helping grow and support the community in whatever way you can. To help you with this goal, we are giving out \$50 to pay-it-forward. You can choose to support the FoodBank, another local charity you're passionate about, or even use it to pay for someone's groceries. All we ask is that you share how you paid it forward - spreading the good news on our website, [dayair.org/DoGoodDayton](http://dayair.org/DoGoodDayton).

In addition to giving you \$50 pay-it-forward bucks, we will also be donating \$20 per account to our Do Good Dayton Fund. Our goal is to raise \$5,000 that we can donate directly to the Dayton FoodBank. \$1 donated here will equate to 4 meals, so you can help us **provide 20,000 meals for the Miami Valley. So join us and Do Good for Dayton!**

Over the past 70 years, we have improved our members' financial well-being and supported our communities. We will continue to celebrate the past as well as looking forward to finding new solutions and striving to always provide the best service possible. Keep an eye out for food drives, anniversary celebration parties, product specials and more as the year progresses.

We look forward to continuing to serve you, our member-owners, for the next 70 years.

William J. Burke | President & CEO



### SECURITY. SAVINGS. SERVICE.

For a free quote, visit us at [dayair.org/insurance](http://dayair.org/insurance) or call 937.643.2072



# DAYAIR<sup>SM</sup>

INSURANCE, LLC

## If it has keys, it probably needs insurance.

**Day Air Insurance offers you the best insurance coverage in the business.** It's easy! Just call us or go online for a free quote. There's no obligation. Day Air Insurance offers Auto, Homeowners, Business, Renters, Boat, Pet, and more, with fast, reliable service. The more policies you have with Day Air Insurance, the more you save!

**FOR A FREE QUOTE,** visit us online at [dayair.org/insurance](http://dayair.org/insurance) or call today at 937.643.2072 or 800.397.3558.

Insurance products are not deposits of Day Air Credit Union and are not protected by the NCUA. They are not guaranteed by Day Air Credit Union and may be subject to risk. Any insurance required as a condition of an extension of credit by Day Air Credit Union need not be purchased from Day Air Insurance and may be purchased from an agent or insurance company of the member's choice. Day Air Insurance is a subsidiary of Day Air Credit Union. Business conducted with Day Air Insurance is separate and distinct from any business conducted with Day Air Credit Union.

## Stop Predicting When Rates Will Rise

Open a 36, 48 or 60 month Bump Up certificate today & you get the flexibility to adjust it to a higher rate once during the life of the certificate. You're not locked in!



## The Credit You Deserve

Whether you prefer a no-frills credit card, or one that gives you rewards, we have a credit card for you.



Our cards come with no annual fee, no balance transfer fee, no overlimit fee, no pre-payment fee and no penalty rates!

Learn more at [dayair.org/creditcard](http://dayair.org/creditcard) or give us a call!

## Welcome to Our Newest Financial Advisor

Day Air has hired a new Financial Advisor available through CUSO Financial Services\*, L.P., Luke Neff. Luke is here to listen and to help you make sure that you are on track to meet your financial goals. Please call us at 937-643-2160 to schedule your appointment!

\*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. Day Air Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members.



LOVE MY  
CREDIT UNION  
REWARDS



## Love Your Savings.

Everyone is looking for ways to save money, and that's just what Love My Credit Union Rewards is all about.

Day Air Credit Union is excited to offer you, our member, exclusive discounts and benefits on products and services you use every day. Credit union members have already saved over \$1 billion with Love My Credit Union Rewards discounts. So along with lower loan rates and fewer fees, here's another way you can save even more.

- ♥ Exclusive discounted pricing on most new Chevy, Buick, or GMC vehicles with the Credit Union Member Discount from GM
- ♥ Save 10% on select regularly priced Sprint monthly service; businesses save 15% on select regularly priced Sprint monthly service. Plus, waived activation and upgrade fees (up to \$36 savings for each)
- ♥ Savings of up to 50% off other popular plans from Credit Union Auto Club
- ♥ Save up to \$15 on TurboTax Federal tax products
- ♥ Save on services for your home from ADT, DIRECTV, Allied, and more
- ♥ Earn cash back when you shop at over 1,500 online retailers with Love to Shop

The more offers you take advantage of, the more you save. Start saving today at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org).



GMC



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[dayair.org](http://dayair.org)