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President's Spotlight

The recent news coverage of the deplorable actions at Wells Fargo provides yet another telling example of why big banks cannot be trusted. Consumers deserve better. Our country deserves better.

I shared my perspective in more detail in my recent [blog post](#).

Time and again, I am reminded of why credit unions exist. Rest assured that all actions here at Day Air Credit Union are undertaken with your best interests at heart. Day Air's mission statement is to enhance the financial well-being of our members. We try our best to live up to that mission every day.

Thank you for being a member of your credit union. If you have any friends or relatives banking at Wells Fargo or another "too big to fail" bank, please send them our way. In this issue, we highlight just some of the many products and services we offer to help your financial well-being.

Bill Burke | President/CEO



Your house wants that new kitchen so bad,
IT'LL HELP PAY FOR IT.

Improving your home can also improve your financial health!

Rates as low as **4.00% APR** Home Equity Line of Credit

Call for Board Candidates

Are you interested in representing our membership by serving on our Board of Directors? Your credit union is a cooperative, meaning it's democratically controlled by *you*, our member-owners. We are governed by our Board, which consists of nine volunteers who are selected by our members.

If you are interested, please contact Dee Swormstedt by **Thursday, November 10** at (937) 643-2160 or email candidates@dayair.org for an information packet.

Kettering Branch Remodel is Almost Finished

After months of "pardon our dust," we're excited that the extensive remodel of our branch on Wilmington Pike in Kettering is on track for completion this fall! This major project serves to update our 20-year-old building, giving us room to grow and serve you for many years to come. Throughout the dust of the remodel, our associates have continued to provide exceptional service with the goal of enhancing your financial well-being. We wish to thank all of our members who regularly visit the Wilmington Pike branch for your patience during this process. We invite every Day Air member to stop by and see the final result here in the very near future!



*APR = Annual Percentage Rate. Rates are variable based on evaluation of credit history, so your rate may differ. Variable rate calculated by adding 3% to the Prime Rate as determined by the Federal Reserve. Effective 9/10/16.

What Can We Insure for You?

You probably know that Day Air Insurance offers coverage for your car, truck and home. But did you know we can also insure your pet and help protect you from identify theft?

We offer coverage for:

- Auto
- Homeowners
- Renters

- Pets
- Boats, motorcycles and RVs
- Businesses**
- Identity theft protection through LifeLock®

If your current insurance is renewing, or if you just would like to see if you could save money, contact us to receive a free quote! Visit www.dayair.org/insurance or call 937-643-2072.

- ON AVERAGE -
**OUR MEMBERS
SAVE \$553***
WHEN THEY MAKE
- THE SWITCH -



These insurance programs are not insured by NCUA.

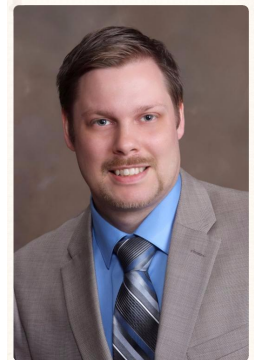
*Figure of \$553 is a national average savings number of auto, homeowner, and business policyholders' savings when compared to the policyholders' former premiums. This is a 12-month rolling total. Individual premiums and saving will vary. Insurance products are not deposits of Day Air Credit Union and 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. **General Liability, Directors & Officers, Commercial Property, and Business Auto.

Financial Planning

Day Air is here to help you improve your financial condition! You can rest assured that Day Air is in a great position to continue to help all member-owners.

Whether it's retirement planning, stocks and bonds, IRAs, college planning, mutual funds or anything else,* just call us at 937-643-2160 to schedule your complimentary, no obligation appointment with Luke Neff today!

[Learn more about our Financial Planning Center.](#)



*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 your savings.

[Click to start saving today!](#)

❤️ to shop

Holiday Closings

Please be aware the credit union will be closed in observance of the following upcoming holidays:

- **Veterans Day**, Friday, November 11
- **Thanksgiving**, Thursday, November 24
- **Day after Christmas**, Monday, December 26
- **Day after New Years**, Monday, January 2, 2017



STAY CONNECTED:

