



Member News

President's Spotlight

With a new year is an exciting opportunity to start fresh and look ahead. It's a great time to make some resolutions concerning your money management and financial health. In my recent [blog post](#) I shared some basic steps to setting and achieving your financial goals in 2017. These steps include:

- Starting with a **review** of what worked for you and what didn't work in 2016.
- Creating a **budget** -- or revisiting your existing one -- so you know where your money is going.
- Setting financial **goals**, with special attention to your retirement savings, emergency savings, and debt-reduction.
- **Track** your spending. Doing so can often help you find money to help you to meet your goals. This issue includes many ways that Day Air Credit Union can help you do just that!



As always, your credit union is committed to serving you and enhancing your financial well-being this year. It's the reason we exist!

Have a healthy, happy, and prosperous year!

Bill Burke | President/CEO

Upcoming Board Election

As a member-owned financial cooperative, we are democratically controlled. Each year, member-owners vote for those individuals who will serve on our Board as representatives of the membership.

Your participation in this year's election is, as always, important. When the balloting opens, you may vote electronically within Online Banking. If you don't yet have online banking, we encourage you to [sign up](#). Paper ballots are available upon request. Just contact us at 937-643-2160, email mail@dayair.org, or visit any branch to request one.

Ways to Help You Save

Your credit union is here to help you save money and reach your financial goals! Here are just some of the ways we can help:

Stop those fees! Why pay fees to a bank just to have a checking account? We offer Kasasa® free checking, which requires no minimum balance, has no monthly service fee and allows you to choose the reward that's right for you, whether it's refunds on your purchases or high interest earned on your account. We also refund your ATM fees nationwide up to \$15 each month. [Learn more.](#)

Start earning interest: Do you have some holiday gift money or a year-end bonus? Are you expecting a refund on your 2016 tax return? Save that money and earn some interest! Our CDs earn very competitive interest compared to the big banks. [Check our CD rates.](#)

Transfer credit card balances: Transfer your high-rate credit card balances from your holiday shopping to our low-rate VISA® credit card. We offer rates as low as 6.75% APR, with no annual fees, a 25-day grace period, and generous credit limits. [Learn more.](#)

Review your insurance: Members save an average of \$585* when they switch to Day Air Insurance. We offer coverage for auto, homeowners, renters, pets, boats, motorcycles, RVs, businesses, and identity theft protection through LifeLock®. Visit dayair.org/insurance or call 937-643-2072 for a free quote.

Use our Car Buying Service: Start your next search for a new or used vehicle with the Day Air Car Buying Service, powered by TRUECar®. Members have received an average savings of \$3,279** off MSRP. [Learn more.](#)



*Figure of \$585 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.

** Between 7/1/15 and 9/30/15, the average estimated savings off MSRP presented by TrueCar Certified Dealers to users of TrueCar powered websites, based on users who configured virtual vehicles and who TrueCar identified as purchasing a new vehicle of the same make and model listed on the certificate from a Certified Dealer as of 10/31/2015, was \$3,279. Your actual savings may vary based on multiple factors including the vehicle you select, region, dealer, and applicable vehicle specific manufacturer incentives which are subject to change. The Manufacturer's Suggested Retail Price ("MSRP") is determined by the manufacturer, and may not reflect the price at which vehicles are generally sold in the dealer's trade area as not all vehicles are sold at MSRP. Each dealer sets its own pricing. Neither TrueCar nor Carperks brokers, sells or leases motor vehicles.

Save the Date for our Annual Meeting

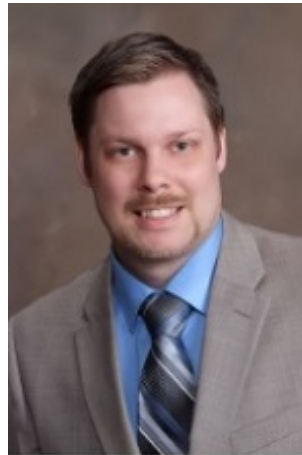
You're invited to attend our Annual Member-Owner Meeting on **Wednesday, April 26, 2017** at our Kettering Branch, located at 3501 Wilmington Pike. As a member-owned, not-for-profit financial cooperative, we hold a Board meeting every April that is open to all members. The Annual Meeting is a great opportunity for you to hear about what your credit union has accomplished and meet the volunteer Board of Directors.

Financial Planning for 2017 and Beyond

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 or Samuel Bernard today! [Learn more.](#)

*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.



Luke Neff



Samuel Bernard

Mobile Banking Upgrade is Coming Soon

We're excited to upgrade our mobile banking app to better serve you! The upgrade will occur during the next few months.

Improvements will include a single login for mobile banking and mobile deposit.

If you use Day Air's mobile banking app, be sure to watch for announcements and instructions for the upgrade.



**For your New Year's resolution,
drop a few pounds ... *of holiday debt!***

Rates as low as 6.75% APR*



Welcome Home Grant Can Make a Home Purchase More Affordable

Are you expecting to purchase a home this year? Now is the time to get pre-approved for your home loan financing to take advantage of 2017's Welcome Home grant.

We anticipate that the Welcome Home program will start March 1. Welcome Home provides down payment and closing costs assistance for low- and moderate-income

homebuyers. Qualified borrowers are eligible up to \$5,000. The grant can be used toward your down payment or closing costs. Grants are awarded on a first-come, first-served basis.

Pair the Welcome Home grant with Day Air's new AdvantEDGE Equity Builder Mortgage to enjoy extra savings!

For more information, contact our mortgage team at 937-643-2045 or mortgages@dayair.org.



Give Your Credit a Check Up

An easy and important New Year's resolution to keep is to review your credit reports. We strongly recommend that you check your reports at least once a year to ensure their accuracy and, if needed, address any errors. [Learn more](#) about how to obtain your credit reports for free, what to look for in your reports, and how to dispute and fix any inaccuracies you find.

Doing this now may help you obtain credit when you need it and avoid unnecessary problems when you apply for a loan.



As always, your credit union is here to help you with any questions you might have regarding your credit.

Try TurboTax and Save Up to \$15, Plus Get a Chance to Win \$25,000!

Day Air Credit Union has teamed up with TurboTax® to save you up to \$15 on TurboTax federal products, and a chance to win \$25,000! Just try TurboTax Online for FREE (and provide your email address) by **February 16, 2017** to be automatically entered in the TurboTax \$25,000 Payday Sweepstakes. [Get started today.](#)



Deadline Approaching to Win a \$1,000 Scholarship

Each year, Day Air Credit Union awards two \$1,000 scholarships for tuition and fees to exemplary member students who are high achievers in the classroom and community!

Members who are either graduating high school seniors or

continuing undergraduate college students who will be attending a two- or four-year college or university for the 2017-2018 academic year are eligible for the scholarship.

To be considered, we must have your completed application by **February 17, 2017**.

For more information, contact Day Air Credit Union at 937-643-2160 or visit www.dayair.org/scholarship.



Day Air Associates Show Compassion and Caring to our Community

We didn't want the holiday season that just ended to slip by without a special shout out to our associates. They "give" every day through the compassion, empathy and integrity they display as they serve Day Air members. During the 2016 holiday season, we saw compassion on full display. Our associates gave not only monetarily but with their time, effort and talents to many charities and programs that benefit the greater Dayton community. [Read more.](#)

We hope you will join us through 2017 in displaying compassion by giving to others.



Sign up for Visa Purchase Alerts

Awareness is key to helping protect yourself from fraud. Visa Purchase Alerts is a convenient online monitoring system to monitor activity on your Day Air

Visa debit or credit card. It's free and very easy to sign up all of your cards. You can choose to receive alerts by email, text or both. You can customize your alerts for transactions above any amount that you set, international transactions, and transactions made by phone, online or anytime your card isn't present. [Get started today.](#)



Holiday Closings

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

- **Martin Luther King Jr. Day**, Monday, January 16
- **President's Day**, Monday, February 20

Day Air Credit Union | 937.643.2160 | mail@dayair.org | dayair.org

STAY CONNECTED:

