



Is now the right time to refinance your mortgage?

The feds recent drop in mortgage rates may be just the spark you needed to consider refinancing but be sure the rate drop justifies the change. There are a variety of costs that may or may not arise during refinancing including fees charged. A general rule of thumb is if you can lower your rate by more than 0.75% - refinancing will save you money and cover the cost of any associated fees.



Consider both the long-term and short-term effects of refinancing your mortgage when making a decision. If you're switching from a 30-year to a 15-year mortgage your monthly payments may rise, even though you'll be saving a lot of money on interest in the long run. For example, let's say you have 22 years left on your loan but can shorten it to a 15-year mortgage. The interest rate might be a little less than your current loan and your payments may stay the same or go up. But **you'll save seven extra years of payments**, which is pretty significant.

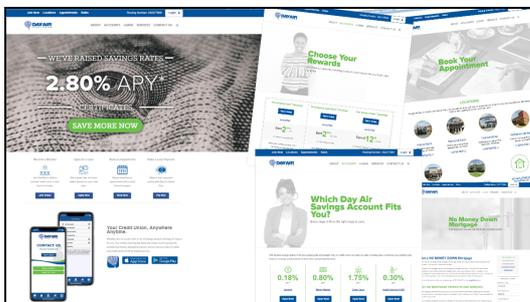
The most important thing to consider when refinancing is whether or not it's right for you given your current financial situation. Luckily, this is something Day Air's team of mortgage experts can help with. We'll run the numbers and layout everything in front of you so you can make the most informed decision possible. Our goal is to lower your monthly payments and/or reduce the

amount of interest you pay – if we can't do that – we'll let you know.

Contact our team at mortgages@dayair.org or by phone at 937-643-2045 for more information.

John Theobald
Vice President of Lending

Below are just a few of the exciting promotions, services, and events happening at your credit union in the second quarter of 2019.



New Website Design Coming

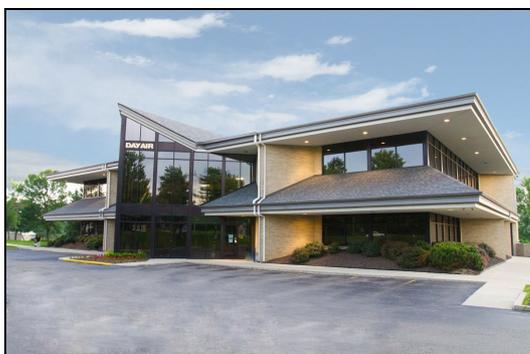
We're excited to be launching a refreshed website design on Tuesday April 23rd. The new look and layout will give you a better user experience. **PLUS** - No changes will affect online banking, so your experience when logged in will remain the same.



Join Us for your 2019 Annual Meeting

Provide input and meet your credit union's leadership team.

**Wednesday, April 24th at 6:00 pm
at the Wilmington Pike Branch.**



Day Air Awarded \$700K CDFI Grant

With these funds we'll be able to help individuals who wouldn't otherwise be able to buy and renovate homes.

[See the Dayton Daily News Article Here](#)



Make payments in iOS and Android apps with Day Air.

Simply click the mobile pay app pre-loaded on your smartphone and follow the instructions.

[Learn More](#)



We've Raised Saving Rates
 Earn more dividends with a recently raised Day Air Certificate, Super Saver or Money Market account.
[Compare Our Rates to the Competition](#)



9 Ways for Kids to Make Money
 As the weather warms, there are many opportunities for your kids to pull in some extra money.
[Read More](#)



Yes! You Could Save \$500 on Insurance?
 That's the average^ other Day Air Members save when they've made the switch to Day Air Insurance.
[See if you could save today!](#)



LoanPay Xpress
 This new feature allows members to easily make a loan payment from another financial institution or by card.
[Get Started](#)

THE DOS AND DON'TS OF INTERNET SAFETY

DO:

- Use anti-virus, anti-spyware and firewall protection
- Update your protection frequently
- Use strong and varied passwords
- Ignore flashing banner ads that promise millions of dollars with "just one click"
- Alert friends and family about suspicious emails or sites
- Secure your wireless settings with a strong types and random password
- Be wary of sites that include glaring typos and random graphics

BEFORE YOU SHOP ONLINE:

- Look for a secure website about both the seller and their products
- Ignore products to "get more"
- Make sure the company has a "high" rating
- Every purchase to identify the item, check the return policy
- Be wary of products containing ingredients
- Make sure you're on the website
- Check for a secure payment portal

DON'T:

- Show your personal information online unless you've verified the site's authenticity
- Connect to Wi-Fi networks you don't recognize
- Wire money to anyone online
- Download anything from an unknown email address
- Click links sent to you in an unfamiliar email address
- Click links from anyone you don't know when the content looks out of character

BROUGHT TO YOU BY **DAYAIR** CREDIT UNION DayAir.org

The Dos and Don'ts of Internet Safety
 It's can be a scary world out there, especially online - follow these steps to stay a little safer online.
[Learn More](#)

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**APY = Annual Percentage Yield. Rates subject to change.*

***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.*

^Figure of \$500 or more 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.

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