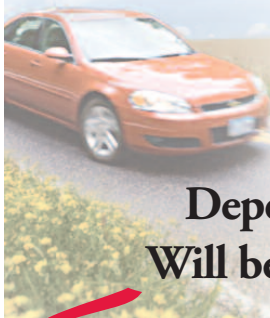




Vol. 26, No. 111
July 2009

EDGE

earthmover



Finally Found "The One"?

Dependable? Trustworthy?
Will be there for you always?

Summer LOVE!

At Decatur Earthmover Credit Union, we realize how hard it is to find "the one"... your perfect match... true compatability. When you've determined how much you want to spend, done all the research, and have finally found the car of your dreams, make the commitment! Check out Earthmover's amazing

Auto Loan Rates as low as 3.9% for 5 years!

3.50% for 3 years or 3.75% for 4 years.

After all, rates like these may only come around once in a lifetime.

If you're just beginning your search, visit the DECU AutoSMART website. *R. Mathew Cox* The new car section allows you to build the car you want choosing from all the options that are available. You can also compare features and prices of different makes and models.

Summer isn't the only time love is in the air. Visit Decatur Earthmover Credit Union anytime - whatever your loan needs may be. We offer competitive rates on all types of loans and guarantee our valued members always come first.

Regulation D

Beginning August 1, 2009 DECU members will need to follow the terms stated under Federal Regulation D. This means your withdrawals/transfers from savings will be limited to 6 per month. Transactions from savings and club accounts are affected when:

- 1) Transfers are made using Online Banking
- 2) Transfers are made using Audio Response
- 3) Overdraft Transfers occur
- 4) Pre-authorized, automatic scheduled or recurring transfers/withdrawals are made

Each transfer and withdrawal listed above counts as one transaction, and you may have 6 on each account during a calendar month. *Heather Murphy* When you reach the limit, the 7th transaction will not be processed. Consider opening or using your existing DECU Checking Account if you routinely exceed 6 transactions.

The HEAT Is On!

Each year five lucky members have their July residential electric bill paid by DECU! To enter, complete the form below and fax, mail or bring it in to any Earthmover Credit Union location, or complete the online form at www.decu.com. The deadline for entry forms is July 31. The drawing will be held on Monday, August 3 and winners will be notified via telephone. No purchase is necessary. *Russell Keown* One entry per member household. We make it easy to keep your cool this summer!



Member Name _____

Address _____

City/State/Zip _____

Account No. _____ Phone _____

Complete this coupon and drop it off at the Dividend, Mt. Zion, 1st Community or Forsyth location, or mail to:

Decatur Earthmover Credit Union

2600 E. Dividend Dr. • P.O. Box 2515 • Decatur, IL 62525



ATTENTION MEMBERS: The following is an annual disclosure we must provide to you, outlining the terms of supplemental insurance provisions for loans.

The terms of your loan agreement require that you obtain comprehensive and collision (physical damage) insurance against loss or damage (subject to a maximum deductible of \$1,000) on the personal property that is securing your loan or that is the subject of your lease ("collateral") in an amount sufficient to cover the lienholder's interest in the collateral.

This coverage is commonly referred to as comprehensive and collision insurance. You may obtain the insurance from any agent or company of your choice, subject to our reasonable approval. Please instruct your insurance agent to send a copy of the insurance policy, including an appropriate loss payable clause endorsement naming the credit union as the lienholder/loss payee, to the credit union.

WARNING: Unless you provide us with evidence of insurance coverage required by your loan agreement with us, we may purchase insurance at your expense to protect our interest in your collateral. This insurance may, but need not, also protect your interest. If the collateral becomes damaged, the coverage that we purchase may not pay any claim that you make or any claim that is made against you in connection with the collateral. You may later cancel any insurance purchased by us, but only after providing us with the evidence that you have obtained acceptable insurance coverage elsewhere as required by your loan agreement with us. If we purchase insurance for the collateral, you will be responsible for the costs of that insurance, including the insurance premium, interest or any other charges, including tracking and administrative costs and commissions we may impose in connection with the placement of the insurance, until the effective date of the cancellation or expiration of the insurance. The effective date of coverage may be the date your prior coverage lapsed or the date you failed to provide proof of acceptable insurance. **The costs of the insurance, and finance charges thereon, may be added to your total outstanding balance or obligation and the number and/or amount of your periodic payments may be increased to cover such premium.** If the cost of the insurance or any other charges imposed in connection with the placement of the insurance are added to your outstanding balance or obligation, the interest rate on your underlying loan agreement with us will apply to these added amounts. The costs of the insurance may be considerably more than



the cost of insurance you may be able to obtain on your own. The coverage will not be liability insurance and will not satisfy any need for the property damage liability coverage on your obligations under any state's mandatory liability, financial responsibility or no fault laws. See the Security Agreement for additional information.

You hereby authorize the credit union to provide its insurance service center with the necessary information for verification of adequate coverage. The terms of these

Supplemental Insurance Provisions are hereby made a part of your loan agreement and are binding upon you with the same effect as if they were set forth in such loan agreement. You acknowledge that you have read and agree to the foregoing.

You understand and agree that in the event of your failure to provide acceptable evidence of required insurance, you will represent an increased risk, and therefore any insurance purchased by the credit union in such event:

- 1 Will provide a form of limited comprehensive and collision coverage which is designed to protect only the credit union's interest in the collateral, subject to a deductible, which may be waived for claims filed by the credit union. A claim settlement will never exceed the least of: **(a)** the net amount you owe on this loan, **(b)** the actual cash value of the collateral at the time of loss (unless this loss settlement limit is deleted by loss settlement without actual cash value coverage) **(c)** the cost of repair or replacement of the collateral, or **(d)** the maximum limit of coverage.
- 2 Will not provide medical insurance, uninsured motorist, or underinsured motorist coverage.
- 3 Will be rated according to high risk criteria and according to the credit union's business address rather than your residence.
- 4 Will be effective and billed retroactively to the later of **(a)** the date of your loan agreement and **(b)** the earliest date on which, to the credit union's knowledge, you were without the requisite insurance, regardless of when the credit union actually put such insurance in place.
- 5 May, under certain conditions, provide for a partial refund of premium to you following repossession of the collateral.
- 6 May have a higher premium because the group policy of collateral protection insurance issued to the credit union may give it the right to purchase insurance after uninsured collateral is lost or damaged.

YOU UNDERSTAND THAT THE INSURANCE WHICH THE CREDIT UNION PURCHASES IS WITHOUT BENEFIT TO YOU INDIVIDUALLY BUT IS PRIMARILY FOR THE CREDIT UNION'S PROTECTION.

The credit union will retain a security interest in the collateral until the entire balance, including any premiums and finance charges, is paid. In the event you breach the terms of your loan agreement by failing to provide acceptable evidence of required insurance coverage, any delay by the credit union in taking any action permitted hereunder or under the loan agreement shall not be deemed a waiver of its right to take such action at any future time with respect to any future breach you may commit.

Member REPORT As of May 31, 2009

Assets.....	\$251,440,051
Loans.....	\$150,011,512
Shares.....	\$224,414,938
Reserves.....	\$26,254,067
Members.....	26,904

Vol. 26, No. 111 July 2009

Earthmover Edge is published four times a year for members of Decatur Earthmover Credit Union, 2600 E. Dividend Drive, P.O. Box 2515, Decatur, IL 62525-1856. (217) 875-2301, or if you are calling outside Decatur 1 (800) 542-6474 fax: (217) 875-2793 e-mail: decu@decu.com www.decuc.com

HOURS - Lobby: Monday through Friday, 9 a.m. to 5 p.m.; Saturday, 8 a.m. to noon; **Drive-Up:** Monday through Thursday, 8 a.m. to 5:30 p.m. Friday, 7 a.m. to 5:30 p.m.; Saturday, 8 a.m. to 3 p.m.

FALCON - DECU's VISA Fraud Detection Service



Go Ahead...
SCREAM!

With our theme park tickets at such a discounted price, it will be hard to contain the excitement! For DECU members only, we are offering our annual discounted theme park tickets! Tickets may only be purchased from our lobby teller windows open weekdays 9 am to 5 pm and 8 am to noon on Saturdays. (not available at drive-up windows.) Call, stop by, or check out our website at www.decu.com for additional information and ticket pricing.



Lines of Communication

At Decatur Earthmover Credit Union, we want to make it easy on our members to communicate directly with our staff to answer any questions about our many products and services. *Debra Bowman* To better assist you with specific inquiries, we're providing a list of employees and their contact information.

Dividend • 875-2301

Carol Brown.....872-4175
Stacy Burrous.....872-4117
Gina Gensler.....872-4138
Christy Minnis.....872-4129
Dale Nihiser.....872-4112
Shelly Roberts.....872-4170
Debby Wells.....872-4135
Christy Wilderman....872-4130

1st Community•428-0955

Brandy Herber872-3563
Ashley Martin.....872-3567
Debbie Miller872-3561

Mt. Zion • 864-2301

Dianna Ashby.....864-0201
Katy Blakey.....864-0203
Kari McClain..... 864-0202

Forsyth • 872-8170

Kendra Cullison872-8137
Tina Flinn.....872-8136
Beth Smalley.....872-8135

Or for information on all Decatur Earthmover Credit Union products and services visit www.decu.com

If you prefer to email a financial services representative, use this simple formula: Employees first initial and last name followed by @decu.com. **Example: Jane Doe** would be **jd@decu.com**

Earthmover VISA Card Security

If you've ever received a call from someone questioning the activity on your Visa card, it's all good. Your Earthmover Visa card has a fraud detection service called Falcon. Falcon uses fraud strategies and decision elements along with cardholder information to review accounts and detect fraudulent transactions. Accounts are organized according to specific criteria so that fraud analysts can examine possible fraudulent activity as it appears. So next time you make a major purchase with your DECU Visa, you may receive a call. It's just an additional security precaution we provide to protect our valued members' identity.

ILLINI FOOTBALL TICKET GIVEAWAY!

It's time to get fired up and cheer on the Fighting Illini! Once again, we are giving away **ILLINI FOOTBALL TICKETS!** The drawing is for one set of four tickets to each of the six 2009 Illini Football season home games (*see schedule below*). Include your top three date choices where indicated below. All entry forms are due by Thursday, July 30, 2009. Drawing will be held Monday, August 3. Here's how to enter:
1) Fill out and bring the attached coupon to any Decatur Earthmover Credit Union location – Dividend, Forsyth, 1st Community or Mt. Zion;
2) After completing the coupon, mail it to DECU, PO Box 2515, Decatur, IL 62525-1856; **3)** Enter online at www.decu.com.

2009

ILLINI FOOTBALL HOME SCHEDULE

- Sept. 12vs. Illinois State
- Oct. 3vs. Penn State
- Oct. 10vs. Michigan State
- Oct. 31vs. Michigan
- Nov. 14vs. Northwestern
- Dec. 5vs. Fresno State

Name _____ Phone _____

Account # _____ E-mail _____

1st choice date _____ 2nd choice date _____

3rd choice date _____ OR Circle — NO PREFERENCE

All entries must be in possession of DECU by Thursday, July 30. Drawing will be held and winners contacted by phone Monday, August 3. One entry and winner per member household. Must be 18 or older to enter. No purchase necessary.



MEMO to members:



From: *Barry*
Barry Schmidt,
President

Allow me to introduce myself!

I have worked at Decatur Earthmover Credit Union for 16 years. I recently filled the position of President at your credit union when Dave Walker retired. Dave was a wonderful person to work for and always had the member's best interest at heart. I will try my best to do as he did; making DECU a financial institution which puts its membership and the trust you have given us at the forefront of everything we do.

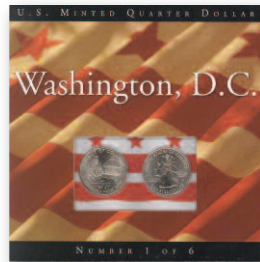
I work with a great group of people and we plan to continue to do all we can to make your credit union the best around. The products and services we offer will continue to grow with you and your families' needs. The success of your credit union depends as much on you the member as it does on us as employees. Your feedback, continued patronage, and "spreading the good word about your credit union" will help us grow.

I look forward to serving all of our members and helping them meet their financial needs and goals. Thank you for letting me be part of your credit union.

In case you didn't realize, for your convenience, the carrier on the far right lane at each DECU drive-up is taller than in the other lanes. This makes it easier for those of you who drive SUV's, trucks or other vehicles that set higher off the ground to reach the canister and communicate with the tellers.



So that we may better serve you, we are asking that you make sure we have your most recent email address. Decatur Earthmover Credit Union offers many benefits to our members and this will help us keep you informed. *Robert Summers* Stop by, call us, email it, whatever way you prefer.



Calling all collectors! DECU's 1st Community location still has a good-sized inventory of U.S. minted quarters from various states. The quarters are packaged in a nice tri-fold sleeve containing a story about the state, the state motto, flower, tree, bird, a map and much more. Each holder carries two quarters – one minted in Denver and one in Philadelphia – and have never been circulated. Also available are a few Collector Boxes to store all your minted coins. Whether you're trying to complete a collection or start one, call DECU at **428-0955** for more information to find out which states are still available.

WINNING MEMBERS

Each week of every month we draw names of junior members who belong to either our **earthmover teen club**, or **e.t.c.** (open to any member between ages 13-19), or our **Kids Club** (for any member up to 12 years old). These winning members have had \$10 deposited into their savings accounts.

Congratulations to...



Nathaniel Thompson, Jonathan Logue, Trevor Good, Hailey Sharp, Fernando Silva, Alex Moma, Sara Woods, Andrew Freeman, Kedrick Houser, Kayla Walters, Logan Stelzriede, Braxton Thompson and Ashley Swarms.



James Bolen, Blake Masset, Savion Crue, Virginia Mast, Hayden Righter, Michael Schultz, Mercedes Teal, Hunter Rawlings, Kylie Sullens, Nathaniel Ewing, Brody Ulrey, Isaiah Kahler and Carla Deleon.

NAME GAME In the last issue of the *earthmover EDGE*, Artist Vinson, Brandon Law and Katherine Earles found their name in italics. As reward for their careful reading, they will receive \$10! If you find your name in italics somewhere in **this** edition of the *earthmover EDGE*, be sure to give us a call!

Also a WINNER is **Larry Steele**. Larry won our "Go Green - Get Green" drawing by signing up for E-Statements. He received a \$100 cash prize!



A Special Congratulation to **Eliza Chance**. She is our "Magic of Savings" winner and will have \$100 deposited into her account!

HOLIDAY HOURS

**Decatur Earthmover Credit Union
WILL BE CLOSED**

★ **LABOR DAY – Monday, September 7** ★

Dividend Rates: Rates on Regular Accounts, IRA Accounts, Share Certificates and Loans are available by phone. Call DECU and press 6. Dividends on all accounts are calculated on the daily balance and posted on the last day of the month. Each account is insured to \$500,000 by NCUA-ESI.

