

EDGE

Credit Builder Loan

Good Credit History = Lower Loan Rates

The Credit Builder Loan is a new product designed to help you save money on loans by establishing a good credit history or improving a poor credit history. The better your credit history is the lower your loan rates will be. For example, if you borrowed \$25,000 for a 5 year new car loan with a poor credit history your payments would be \$492 per month. The same loan with a good credit history would have payments of \$463 per month. The good credit history would save you \$1740 in interest over the 5 year loan. *Leon Otta*

Consider a 30 year mortgage loan for \$100,000. The difference between paying 4.25% interest and 4.75% interest will save you more than \$107,000 over the life of the loan. It definitely pays to have a good credit rating.

If you are planning to buy a house our new Credit Builder Loan is a great way to improve your credit rating while you save for a down payment. Call or stop by our loan department today to find out more about our new Credit Builder Loan.



Next Shred Day

Friday, October 15

2-5 p.m. at our

Dividend Drive location.

FREE with canned food donation!

Bus Trip

Woodfield Mall Shopping

Extravaganza will be

Saturday, November 6

\$30 per person

For Reservations:

Contact Karen Woods at

872-4102 or email

kwoods@decu.com

Hours

Lobby: Monday – Friday, 9 a.m. to 5 p.m.

Saturday, 8 a.m. to noon

Drive-Up: Mon. – Thurs., 8 a.m. to 5:30 p.m.

Fri., 7 a.m. to 5:30 p.m.; Sat., 8 a.m. to 3 p.m.

Dividend

2600 E. Dividend Drive, Decatur

875-2301

Forsyth

260 W. Marion Avenue, Forsyth

872-8170

Mt. Zion

4855 Aldi Drive, Decatur

864-2301

1st Community

550 N. Edward Street, Decatur

428-0955

Earthmover Edge is published 4 times a year for members of DECU.

www.decuc.com

Thank You, Members!

DECU Skip-A-Pay Helps Local Charitable Organizations

This summer Earthmover borrowers were invited to donate \$25 to one of 8 local charitable organizations in order to skip their July loan payment. Skip A Pay, as we call it, is a very popular program with members and the charitable organizations as well. We received a thank you letter from the Red Cross stating, "This money means a great deal to everyone we serve throughout our four counties – disaster victims, military families, people to whom we teach lifesaving CPR and first aid classes and many more. Thank you all VERY much." We also received a very grateful phone call from Homeward Bound Pet Shelter after they opened their mail and found an envelope containing over \$6900 in donation checks. They wanted to thank us but it was actually our members that made the donations so we wanted to pass along their thanks for your generosity.

LOCAL. TRUSTED. SERVING YOU.™

Experience the
Credit Union
Difference

International Credit Union Day®
October 21, 2010



Local. Trusted. Serving You.™

Community commitment and trustworthy member service are among the many reasons people choose a credit union. Combine that with the philosophy of people before profits and it's no surprise that credit unions are the popular choice. On October 21, Decatur Earthmover Credit Union will join 54,000 credit unions from 97 countries and their 186 million members around the world to celebrate International Credit Union Day®. DECU will be having a kids and teen club photo contest. Kids club or teen club members can submit a photo of a carved or decorated pumpkin, photos will be posted on our website and people will vote on their favorite. Winners from each club will receive an \$50 Visa Card.

Stop in at DECU to learn more about the credit union difference and International Credit Union Day!

DECU Credit Report Seminar

On Tuesday, November 16 at 7 p.m. in the training room at our Mt. Zion location, Earthmover will be hosting a Credit Report Seminar. For reservations email dashby@decu.com or call 864-0201.

Invest in
America 

Going the Extra Mile

Drive away with amazing discounts on GM vehicles and a low loan rate from Earthmover Credit Union. Visit LoveMyCreditUnion.org for details or talk to a Member Services Representative at any DECU location!

NEW Visa Travel Money Card

Back then we wouldn't leave home without them. *Basil Boulier* Now Travelers Cheques aren't as handy or as widely accepted as they once were. Traveling with your debit and credit cards is handy but it exposes you to the risk of fraud and loss. If either card ends up in the wrong hands it potentially could be the end of life as you know it.

One way to protect yourself while traveling is to carry our new reloadable Visa Travel Money Card which is accepted where ever Visa is accepted. Ask us about the Visa Travel Money Card before your next trip or read about it online at www.decu.com/VisaTravelMoneyCard.

VISA GOLD



- Lowest rate card we offer
- 9.25% APR
- Credit limits from \$5,000 - \$10,000
- Minimum yearly income of \$35,000

— No Annual Fee —

Text Alert!



NEW! Home Banking Alerts

Wondering if you've been paid yet? Want to know if the balance in your checking drops below a certain dollar amount? Now you can get text messages for these and other situations. Next time you are in online banking just click on My Account and then click on Change my Alerts. You will see a list of 8 different alerts. You can choose one or all. Your text message address is your cell phone number followed by one of the addresses below based on your carrier:

- AT&T @txt.att.net
- Verizon @vtext.com
- Sprint @messaging.sprintpcs.com
- T-Mobile @tmomail.net
- Nextel @messaging.nextel.com
- Virgin Mobile @vmobl.com

For example, for AT&T users the text message address would be similar to this: 2171231234@txt.att.net. We also have a form you can complete in our office to sign up for text alerts.

Regulation "D" Reminder

Due to Federal Regulation D some of your DECU withdrawals and/or transfers are limited to 6 (six) per month. Each transfer and withdrawal listed below counts as one transaction. *Thomas Stewart* You may have 6 (six) on each savings and club account during a calendar month.

- Transfers made using Online Banking
- Transfers made using Audio Response
- Overdraft Transfers (made automatically to cover insufficient funds in other accounts)
- Pre-Authorized, automatic, scheduled or recurring transfers or withdrawals

When you have reached your Regulation D transaction limit of six (6) in any given month the withdrawal or transfer attempt will not be processed.

Transactions that are not included in the limit of six (6) per calendar month are:

- ATM transactions
- Transfers made to your DECU loans
- Transactions done in person
- Transactions sent in by mail or placed in a DECU Night Drop
- Any transactions that post to your checking account

Here are some tips that you can follow to avoid the Regulation D limits:

- Plan ahead and make 1 large transfer instead of several small transfers
- Have your payroll deposited into your checking account instead of your savings account
- Do not setup ACH automatic debits with merchants or service providers to come out of your savings account
- Visit a DECU branch, either in person or drop a note in the DECU Night Drop to have transfers performed
- Balance your checkbook regularly to limit the number of overdraft transfers
- Apply for a line of credit loan in case you need an extra overdraft transfer

Please call any DECU Member Service Representative at 217-872-4188 if you have any questions.

Don't Settle for Less Than You Deserve

If you're burdened with credit cards and/or loans, you may be tempted to use a debt settlement company. While these agencies may claim they save you money, in reality, the fees they charge can be quite hefty. *Olive Gregg* Also, since your creditors are not getting paid for several months or more, your credit report will likely be damaged, and you could also be sued.

As a benefit of your membership, you have access to **BALANCE**, a free financial education and counseling service. Call 888-456-2227 or visit www.balancepro.net for more information.

CONGRATULATIONS!

Illini Football Ticket Winners

- Curtis Towle**
- Lorraine Barr**
- Ron Cole**
- Shelly Waller**
- Michele Ohm**
- John Foster**
- Rod Moran**
- Carl Bozarth**
- Bob Arnett**
- Mike Nickell**
- Karen Penn**
- Ashley McClain**

ATTENTION All BillPay@Home Users

Save yourself the \$5 monthly BillPay@Home fee by signing up for **eStatements**. Chances are, if you are a bill pay user you keep closer tabs on your Earthmover accounts through online banking than your monthly statement can provide. Rather than shredding or filing your monthly statements they can be stored online for up to 18 months. Online banking stores years of your account history if you should ever need it. To sign up for **eStatements** please click on the Go Green with eStatement box on our homepage at www.decu.com.



Winner's Circle

Name
Game

EARTHMOVER
kids & club

e.t.c.

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...

e.t.c. Winners: Meredith Fitzgerald, Rachel Kuhn, Haley Snyder, Bailey Claussen, Mollie Boles, Brooke Burcham, Tyler Brummitt, Tyler Stewart, Allison Benton, Larry Jones, Kristine Moss, Sykrisha Taylor and Colen Lecrone.

Kids Club Winners: Lainey Richardson, Issabella McDaniel, Kiana Owens, Paige Smith, Corey Fulcher, Kyle Kuntzman, Benjamin Stimler, Amanda Faith, Hailee Tarter, Olivia Rucker, Jacqueline Epperson, Claire Douglass and Mikkenzi McCourt-Edwards.

Name Game Winners: In the last issue of the *earthmover EDGE*, Nathaniel Webster, Teresa Berry and Gale Clay found their name in italics. As reward for their careful reading, they each received \$10! If you find your name in italics somewhere in *this* edition of the *earthmover EDGE*, be sure to give us a call!

Electric Bill Drawing Winners:
J. Carl Strickland
Mark Vandermyde
David K. Stuart
William A. Miller, Jr.
Elinor Parrill

Safe Deposit Boxes are available. Call the nearest Branch for size and cost information.



Memos to Members...

From:
Barry Schmidt,
President

Christmas Club Checks will be mailed Monday, November 1, 2010. Your 2011 Christmas Club savings will begin with the first deposit after November 1. If you don't have a Christmas Club account, stop by any DECU location and open one today!

Safe Deposit Box fees will be billed December 1, 2010. If you have your fee automatically deducted, it will appear on your December statement as a "withdrawal-service."

Going out of town? Please let our Visa Department know. Part of our fraud prevention efforts is to be on the lookout for unusual activity on your Visa card. If you only use your card in Decatur and suddenly you have multiple out-of-state transactions, that will trigger a phone call to your home and a lock on your card usage. If you travel often and use your Visa then multiple transactions wouldn't be considered unusual activity. Be on the safe side, call our Visa Department at 872-4175 or 800-542-6474 ext. 4175 and let us know your travel dates.

Sign up for Wireless AMBER Alerts and help bring an abducted child home safely. Wireless subscribers capable of receiving text messages and those whose providers participate in the initiative can sign up to receive free text message AMBER Alerts in one of three easy ways: Text AMBER followed by a space and five-digit ZIP code to AMBER (26237); or visit www.wirelessamberalerts.org; or register on your carrier's website. *Jessie Knearem*

**Have a Safe,
Happy Holiday!**



Decatur Earthmover Credit Union WILL BE CLOSED

- Columbus Day - Monday, October 11
- Veteran's Day - Thursday, November 11
- Thanksgiving Day - Thursday, November 25
- Christmas Eve - Friday, December 24
(drive-up open 8-noon)
- Christmas Day - Saturday, December 25
- New Year's Eve - Friday, December 31
(drive-up open 8-noon)
- New Year's Day - Saturday, January 1, 2011

Member Report: AS OF JULY 31, 2010

Assets	\$243,487,137
Loans	\$144,472,445
Shares	\$217,216,167
Reserves	\$24,576,694
Members	27,024

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.

