

# The Thread

A publication of Dillard's Federal Credit Union

January 2018

## START FRESH

## With a DFCU Checking Account

- Payroll Deduction
- FREE Mobile Deposit & Mobile App
- Free eStatements
- No Minimum Balance Requirements
- Online Bill Pay
- Option to Earn Dividends
- Direct Deposit
- No Monthly Service Charge
- Courtesy Pay/Overdraft Protection

The New Year is a great time to get a clean start on your finances, and switching to a Dillard's Federal Credit Union Checking Account is the perfect place to start! Plus, our eServices give you the freedom and flexibility to manage your account without ever stepping foot in a branch.

Use your tax refund to open your new checking account today! Get started online at [MyDFCU.com](http://MyDFCU.com) or call **800-643-1139** or **501-340-2300**.

## Move Your Holiday Debt to our Low Rate Credit Card

rates as low as

**6.69%**  
APR\*

The holidays are over, but sometimes the bills never seem to stop! Don't get bogged down with holiday debt. Now's a great time to consolidate your balances from high interest rates credit cards into one easy payment with a DFCU fixed low rate credit card.

- No Balance Transfer Fee
- No Annual Fee
- Same low rate for purchases, cash advances and balance transfers

Apply online at [MyDFCU.com](http://MyDFCU.com) or call **800-643-1139** or **501-340-2300**

\* APR = Annual Percentage Rate, Fixed Rates are as low as 6.69% up to 13.69% and are determined by the DFCU Risk Based Policy. Applicants must qualify. Contact DFCU for more information.

PRSR1 STD  
U.S. POSTAGE  
PAID  
Permit No. 700  
Little Rock, AR

DILLARD'S FEDERAL CREDIT UNION  
**dfcu**  
P.O. Box 3335  
Little Rock, AR 72203

## Current Rates as of January 2018

Regular Shares	APR†	APY*
\$5.00 - \$2,499.99	0.05%	0.05%
\$2,500.00 - \$9,999.99	0.10%	0.10%
\$10,000.00 +	0.15%	0.15%
<b>Club Accounts</b>		
Club Accounts	0.10%	0.10%
<b>IRA Share Accounts</b>		
IRA Share Accounts	0.50%	0.50%
<b>Money Market Checking</b>		
\$2,500.00 - \$9,999.99	0.15%	0.15%
\$10,000.00 - \$24,999.99	0.20%	0.20%
\$25,000.00 +	0.25%	0.25%
<b>Health Savings Accounts</b>		
Less Than \$3,000.00	0.45%	0.45%
\$3,000.00 - \$9,999.99	0.65%	0.65%
\$10,000.00 and up	1.05%	1.05%

† Annual Percentage Rate calculated on the Average Daily Balance method

\* Annual Percentage Yield

- Fees may reduce actual earnings

- Money Market Checking and Health Savings

account are compounded and paid monthly.

- Share Savings, IRA and Club Accounts are compounded and paid quarterly.

## We Finance Older Model Vehicles



We understand that a newer year model vehicle isn't an option for everyone. Dillard's Federal Credit Union will work with you to finance older year model vehicles so you can get the transportation you need, at a price you and your family can afford!

Call today or get started online at [MyDFCU.com](http://MyDFCU.com).

### Put Some Extra Pep in Your Step with a Spring Loan from Your Credit Union!

— Borrow up to \$5,000\* at a Great Low Rate —

Perfect for home improvements, landscaping and any other seasonal projects or expenses. Your credit union is a great resource for low-cost loans for almost any need.

Call today or apply online at [MyDFCU.com](http://MyDFCU.com).

## Annual Meeting Notice

Dillard's Federal Credit Union's 2017 Annual Meeting will be held at the corporate offices of Dillard's Inc. at 1600 Cantrell Road in Little Rock, Arkansas. The meeting will be held on March 26, 2018 at 5:30 pm CST. Refreshments will be served.

In 2018, two board positions will expire. The nominating committee selected nominees on December 6, 2017 and presented to the secretary of the Board the following candidates:

### LANETTE BRYANT

Treasury Manager for Dillard's Inc. is seeking re-election to the Board of Directors. Mrs. Bryant has been on the board since February 2007 and has served on the credit committee for DFCU. Lanette graduated from the University of Arkansas in Little Rock in 1996 with a Bachelor of Science degree in Accounting and has worked for Dillard's for over 20 years.

### DARYL BAILEY

Resource Manager for Dillard's IT Development is seeking re-election to the Board of Directors. Ms. Bailey has been employed with Dillard's Inc. for over 35 years and has been in IT Management for over 28 years. Ms. Bailey is a lifetime member of the Committee for the Future at Arkansas Children's Hospital. She also volunteers for several organizations including the Dream Team for Dillard's IT, AHA, Susan G Komen Race for the Cure and CARTI.

Nominations by Petition- In accordance with your credit union bylaws, nominations for vacancies may also be made by petition. Any member wishing to be nominated by petition for a position open on the Board and who missed the nominating process may call Tammie Sneed at 501-340-2300 or 1-800-643-1139 to request a Petition for Nomination. For a petition to be valid, it must contain the signatures and member numbers of 1% of Dillard's Federal Credit Union members. The petition must be signed by the nominee indicating willingness to serve if elected. The petition must be returned to the Secretary of the Board of Directors no later than Wednesday, February 14, 2018. If no petitions are received and there is only one nominee for each open Board position, the nominees selected by the Nominating Committee will be deemed elected by acclamation and there will not be a ballot election at the annual meeting.

ENTER TO WIN \$25!

Fill out this form to register for a \$25 prize! The drawing will be held at this year's annual meeting and you need not be present to win. All eligible forms must be received **NO LATER THAN** March 20, 2018.

Mail entry to: DFCU Attn: \$25 Entry, P.O. Box 3335, Little Rock, AR 72203.

Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Address: \_\_\_\_\_ Email: \_\_\_\_\_

Store #: \_\_\_\_\_ Account #: \_\_\_\_\_

## Holiday Closings

- **Monday, January 15**  
Martin Luther King Jr. Day
- **Monday, February 19**  
Presidents Day
- **Monday, May 28**  
Memorial Day
- **Wednesday, July 4**  
Independence Day
- **Monday, September 3**  
Labor Day
- **Monday, October 8**  
Columbus Day
- **Monday, November 12**  
Veterans Day
- **Thursday, November 22**  
Thanksgiving Day
- **Tuesday, December 25**  
Christmas Day
- **Tuesday, January 1**  
New Year's Day



DILLARD'S FEDERAL CREDIT UNION

P.O. Box 3335, Little Rock, AR 72203

Phone:

1-800-643-1139  
501-340-2300

Fax:

501-340-2385

AUDIE Voice Response System:

1-800-253-6645 or 501-340-2390

DFCU email:

info@mydfcu.com

Website:

www.mydfcu.com

Federally insured by NCUA

