

Earthmover

DECU Quarterly Newsletter • July 2012

EDGE

*For everything
you need...*

For a house, for a car, for a trip, for a boat, for a baby that's on the way, for graduation day, for everything you need and anything you want... Decatur Earthmover Credit Union is there for you.

At DECU you'll find that we offer a wide variety of loans with competitive rates and lots of benefits. *Leonard McCrory, Sr.* We offer vehicle loans, first mortgage loans, home equity loans, student loans, personal loans, stock secured loans, Visa cards and share secured loans.

For the latest information and to check out our interest rates visit decu.com, call our new call center at 217-875-2301 or stop in and speak with a loan expert at any one of our three Earthmover locations.

For the things that matter in life you can count on Earthmover Credit Union where it's all about friends, family and you.



Bus Trip

Woodfield Mall Shopping
Extravaganza will be
Saturday, November 3
\$30 per person

For Reservations:

Contact Karen Woods at
872-4102 or email
rsvp@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

Forsyth

260 W. Marion Avenue, Forsyth

Mt. Zion

4855 Aldi Drive, Decatur

1st Community

550 N. Edward Street, Decatur

Drive-up Facility

217-875-2301

800-542-6474

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

www.decuc.com

Make Your
Summer Wishes
Come True.

Win
\$10,000

Wishes can come true!

Make your wishes come true this summer with Online Bill Pay. Pay at least 3 bills using Online Bill Pay in July and August and you'll receive an entry into our sweepstakes for EVERY bill paid! *Beverly Bell* Activate an eBill for another chance to win. Best of all, your chances of winning increase with each bill you pay.

Visit decu.com to get started today!

Grand Prize
\$10,000

First Prize
\$2,500

Second Prize
\$500

Third Prize
\$100

NO PURCHASE, PAYMENT OR BANKING RELATIONSHIP NECESSARY. Sweepstakes ends 8/31/12. Open to legal US residents residing in any of the 50 United States or DC, who are 18 years of age or older and have a unique, personal and valid social security number at the time of entry. Business entities are not eligible to participate. Subject to full official rules available at www.pscu.com/sweeps/rules.html. Void in Puerto Rico, US territories and possessions, outside of the US and where restricted or prohibited by law.



When banking-on-the-go, for your convenience use our QR code. It will take you to the login page, bookmark it and you're all set!



Visit Us On Facebook

Update Your Info

Have you ever left your sunglasses, wallet, purse and/or drivers license somewhere by mistake? *Debra Harper* Wouldn't it be nice to get a call before you realize what you are missing and wonder where you left it? Many members have changed strictly to cell phones and disconnected their home phones. Unfortunately, we may not have your current contact information.

Falcon, our debit card and credit card security service, will call the number we have on file if there is unusual or suspicious activity on your card. Depending on the transactions, they may freeze your card until they can speak to you and verify that you are making the transactions.

Next time you are at Earthmover Credit Union, take a minute to make sure the phone number we have on file is current. While you are at it, update your email address with us if you receive e-statements, e-alerts or are an online banking user.

Invest in
America

CU Member Rewards Program

The savings keep growing for DECU members with the Invest in America program. Earthmover is proud to participate in Invest in America, which is a membership enhancement program that offers our Members discounts on GM vehicles and a low loan rate from Earthmover Credit Union.

Visit LoveMyCreditUnion.org to see how much you can save or talk to a Member Services Representative at any DECU location! Drive away with amazing discounts and feel good about investing in America!

Holiday Hours

DECU Will Be Closed

Independence Day: Wednesday, July 4

Labor Day: Monday, September 3

Introducing iDECU





It's time to cheer on the Fighting Illini with DECU's Illini Ticket Giveaway!

Every year we give away 2 sets of 4 **ILLINI FOOTBALL**

TICKETS to each home game. Here's your chance to win 4 tickets to one of the games listed below. Make sure you include your top three date choices where indicated. All entry forms are due by Tuesday, July 31, 2012. Winners will be selected and contacted Friday, 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;
- 3) Enter online at *decu.com*.

2012 Illini Football Home Schedule

- **September 1** vs. Western Michigan
- **September 15** vs. Charleston Southern
- **September 22** vs. Louisiana Tech
- **September 29** vs. Penn State
- **October 27** vs. Indiana (Homecoming)
- **November 10** vs. Minnesota
- **November 17** vs. Purdue



Summer Electric Bill Drawing

Five lucky members will 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 *decu.com*. The deadline for entry forms is July 31. The drawing will be held on Friday, August 3 and winners will be notified via telephone. No purchase is necessary. One entry per member household.

Summer Electric Bill Entry Form

Member Name _____

Address _____

City/State/Zip _____

Account No. _____ Phone _____

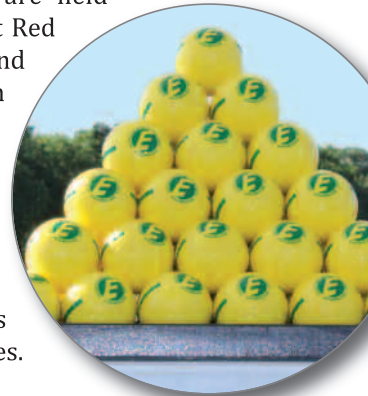
Drop off completed entry form at the Dividend, Mt. Zion, 1st Community or Forsyth location, or mail to: **Decatur Earthmover Credit Union**
2600 E. Dividend Dr. • P.O. Box 2515 • Decatur, IL 62525



Fun for all at Family Golf Night

Two DECU Free Family Golf Nights remaining: July 18 and August 8

The Decatur Park District Family Golf Nights are held Wednesday nights May 23rd through August 15th at Red Tail Run from 6 - 8 p.m. *William Houston* Parents and grandparents bring their children and grandchildren to a low-key instructional environment for all skill levels. Golf pros are available on the driving range and the putting green; plus you'll have all the range balls you can hit! A bargain at \$9 per adult/child combination, Earthmover nights are FREE! Don't miss the last two DECU Family Golf Nights. Bring the family out to fine tune your game or see if your kids are interested in a game they can play their entire lives.



I-L-L • Illini Football ticket giveaway! • I-N-I

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 Tuesday, July 31. Drawing will be held and winners contacted by phone Friday, August 3. One entry and winner per member household. Must be 18 or older to enter. No purchase necessary.



Cell Phones for Soldiers

Help our soldiers stay connected to their families and loved ones by donating your old cell phone. You can personally address the everyday need to call home and hear a familiar voice while far away.

Before donating go to www.recellular.com/recycling/data_eraser/ for instructions specific to your device to erase all personal information such as pictures, contacts, and phone numbers. *John Austin*

Please help our troops by donating your used cell phones today in an Earthmover lobby.

Winner's Circle

Name
Game



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: Staci Calvert, Kandie Bloch-Jones, Chayse Greenawalt, Brianna Lewis, Blake Jenkins, Jamia Crutchfield, Ryan Knapp, Jarhea Bussey, Alexander Hays, Dusti Morthland, Karlie Jeffers, Chase Tucker and Gabrielle Brix.

Kids Club Winners: Samantha Hazelwonder, Alec Calhoun, Sydney Carroll, Kelsie Weaver, Isabella Jebe, Jessie Ladew, Jace Vogel, Blake Rose, Mark Hoffman Jr., Ava Wilson, Simeon Risby, J. Payton Lee and Lindsay Sweitzer.

Name Game Winners: In the last issue of the *earthmover* **EDGE**, Jerry Shively, Thomas Frazier and Steven Brookshire 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!



Memos to Members...

From:
Barry Schmidt,
President

Congratulations to Kendra Cullison, Branch Manager at Dividend Drive, and Leon Lawrence, who tied the knot on June 9th, 2012. Best wishes to the Bride and Groom. May you have a long, happy, healthy life together!

Attention all DECU 50+ Members! If you're not already a member of our *Golden E Club*, you should consider it. Among the many benefits offered through this program you'll receive 2 free boxes of checks per year and a *Golden E Club* account actually pays better than a regular savings account.

Should I take the rebate or the low rate?

You've probably seen all the low rates the auto dealers have been offering you if you finance your new vehicle with them. Most of the time the dealer is offering a cash rebate or a low interest rate. If you were to take the rebate, apply it to the cost of the vehicle and borrow the rest of the money from Earthmover, chances are your payment would be lower and you would save interest as well.

Use our calculators to do the math. Go to <https://www.decu.com/calculators/>. As an example, try \$25,000 with a \$2,000 rebate at 2.75% for 48 months or 2.95% for 60 months. You will find it is cheaper to take the rebate instead of the 0% financing.

Next Shred Day

Wednesday,
July 11, 1-4 p.m.
at our Forsyth
location.
FREE with
canned food
donation!

Theme Park Discounts!



It's time again for our special discounted theme park tickets for Earthmover members only. Tickets may only be purchased from our lobby teller windows open weekdays 9 a.m. to 5 p.m. and 8 a.m. to noon on Saturdays (*not available at drive-up windows*). Call, stop by, or check out our website at decu.com for additional information and ticket pricing.

Member Report:

AS OF 4/30/12

Assets	\$263,867,559
Loans	\$120,941,144
Shares	\$237,942,297
Reserves	\$24,592,019
Members	26,898

Dividend Rates: Rates on Regular Accounts, IRA Accounts, Share Certificates and Loans are available by phone. 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.

