



# our community

SUMMER 2009

## Helpful Hints & Useful Tips

For Members of  
Our Community Credit Union

### Inside This Issue...

**MEMBER WATCH:**  
*Facing Unemployment?  
We Can Help.*

*Living Simply  
Tips to Save You Money*

*Summer Fun Starts Here!*

*Congratulations High  
School Graduates*

*Rewards for Reading!*

*Plus, much more!*

## Holiday Closings:

**Independence Day**  
Saturday, July 4, 2009

**Labor Day**  
Monday, September 7, 2009

**Columbus Day**  
Monday, October 12, 2009



## Introducing Directions' New Checking Account: eChecking

If you prefer to do most of your banking electronically, eChecking\* from Directions Credit Union is the perfect checking solution. eChecking gives you free, convenient checking and control of all your financial business anytime, anywhere you have an Internet connection.

### With eChecking, you can take advantage of:

- Monthly dividends
- No monthly fee
- No minimum balance requirement
- Free Online Banking and Bill Pay services
- Free eStatements and CUALerts



### All Directions Credit Union Checking Accounts enjoy:

- Free Unlimited ATM access\*\*
- Visa Debit Card with Rewards
- Access to over 3500 Shared Branching Locations Nationwide

\*Online Banking, eStatements and CUALerts are required with this account.

\*\*Directions does not charge a fee for use of any ATM. However, other financial institutions may charge a fee for using their machines. For a list of our totally free ATMs, visit us online at [www.directionscu.org](http://www.directionscu.org) and click Locate FREE ATMs.

## New Branch Hours Beginning August 3<sup>rd</sup>

### Toledo Offices (except OC World HQ):

Monday – Thursday	9:00 a.m. – 5:00 p.m. Lobby & Drive-thru
Friday	9:00 a.m. – 6:00 p.m. Lobby & Drive-thru
Saturday	9:00 a.m. – Noon Lobby & Drive-thru

**Extended drive-thru hours** available at the following locations: *Whiteford, Reynolds, Briarfield, Levis & Oregon*

Monday – Saturday	Opens at 8:30 am
Monday – Thursday	Closes at 6:00 p.m.

### Central Ohio Offices

Monday – Friday	8:30 a.m. – 5:00 p.m. Lobby & Drive-thru
Saturday	8:30 a.m. – Noon Lobby & Drive-thru

**Extended drive-thru hours** available at the following locations:

*Madison, Ontario & South Diamond*

Friday	5:00 - 6:00 p.m. Drive-thru only
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## MEMBER WATCH:

# Facing Unemployment? We Can Help.

If you are facing unemployment due to plant closings, layoffs, down-sizing, etc., we have a service that could help you keep up with your bills and eliminate a lot of your worry and stress. Balance Financial Fitness Program offers

# BALANCE<sup>SM</sup>



FINANCIAL FITNESS PROGRAM

immediate access to financial counselors, money management, debt management, credit report review, and housing education.

Balance Financial can be most

helpful to those who are losing or have already lost their jobs, or those who are concerned about their finances. The earlier you contact one of their financial counselors, the better the results can be. Your discussions with Balance are kept confidential and there is no charge for you to work with them to get your finances back on track. To get started, schedule an appointment with

a Balance financial counselor by phone Monday through Thursday, 5:00 a.m. to 8:00 p.m. (PST), Friday, 5:00 a.m. to 5:00 p.m., and Saturday, 8:00 a.m. to 5:00 p.m. at **888-456-2227**, or email at **info@balancepro.org**. During your free and confidential appointment, your counselor will go over your income, living expenses, and debt in detail and will offer information and suggestions for dealing with debt issues such as delinquent rent or mortgage payments, credit card bills, past due utilities, back taxes or student loan delinquency, or credit accounts sent to collections. The Balance counselors will help you evaluate your options and find the best solution to help reduce your financial stress.

Times are tough for a lot of our neighbors; Directions Credit Union is here to help. For more information, visit us online at **www.directionscu.org**, and click on the Balance Financial Fitness Program link on our homepage.

## Sign Up for eStatements Today!



eStatements are electronic copies of your account statements that you can view, search, save, and print online!

### eStatements are:

- **Safe & Secure** – Access your eStatements using a secure account log in. eStatements are not sent by email or by paper to an unsecure mailbox.
- **Convenient** – eStatements are archived for 18 months. No need to file paper copies, we store them for you!
- **Quick** – eStatements are available online days sooner than paper statements arrive by mail.
- **Environmentally Friendly** – eStatements save paper, ultimately saving trees!
- **Cost Effective** – Signing up for eStatements entitles you to receive one FREE box of checks per year.\*

Each month you'll receive an e-mail to let you know that your statement is available. You can then log on and view your statement securely. You'll also have online access to credit union newsletters and other member communications. Join over 10,000 other Directions Credit Union members who have already made the decision to save time, space, money, and trees with eStatements! Signup quickly and easily online when you log into CUOnline, or visit any Directions branch location.

\*Excludes eChecking accounts.



# LIVING SIMPLY: Tips to Save You Money

**M**any of us have lived through economic recessions in years past, and shall do so again with the downturn that we're in now. The 1930's brought the Great Depression, the 70's brought the Energy Crisis and the 80's brought a recession and Black Monday. In '01 we dealt with the financial aftermath of 9/11, and now another recession.

Directions Credit Union would like to help you survive the current economic crisis by providing you with tips for living simply. The best piece of advice we can give is to create a budget and stick to it! By distinguishing wants from needs, sticking to a budget, and following our tips for living simply, you will be spending less and saving more...which is exactly what we should all be doing in an economic downturn.



- 1 Reduce gas consumption:** Carpool to work and split the cost with a coworker or neighbor. Organize your errands: plan them around commutes to and from work and other outings. Keep your tires inflated and fluid levels topped off. And...always walk, ride a bike, or use public transportation whenever possible.
- 2 Energy saver:** Wash laundry in cold water (there are special detergents on the market now that work best in cold water), and now that summer is here...use a clothesline! You'll save significantly by switching to cold and leaving the dryer off!
- 3 Make your own household cleaners:** Not only will you save a ton of money, you'll be doing your part to live green. Most cleaners can be made with simple ingredients that you already have around the house. Visit this link for non-toxic household product recipes: [http://www.eartheasy.com/live\\_nontoxic\\_solutions.htm](http://www.eartheasy.com/live_nontoxic_solutions.htm).
- 4 Say "No."** It's time we learn to say no a bit more frequently to our kids' requests. Consider this quote from Suze Orman: "Nobody's going to care about you more than you – nobody. If you really want to protect your children, your parents, people around you, you're the one who has to hold up everything. Which means that you have to be strong, you have to be healthy, you have to be financially secure and you have to be willing to say no out of love versus yes out of fear."
- 5 Entertain without spending.** "Frugal fun" is the best kind! Invite friends over for a potluck, host a movie night "in" with movies borrowed from your local library, visit local parks, playgrounds, and public beaches...better yet, take along a picnic and remind your kids that having fun doesn't always mean spending money.



## The Magic of Saving Winner!

In celebration of International Youth Week this past April, Directions participated in the "Magic of Saving" Savings Challenge, which is hosted by Credit Unions across the country. During the month of April, each deposit made by our young members entitled them to an entry in the contest to win \$100. While, we didn't have a national winner, we did select our own Savings Challenge Winner. Congratulations to Joshua Kiefer (pictured above with his mother) for "saving" during the month of April. Joshua received a \$100 deposit into his MyLife Goal Savings Account.

Don't forget kids...each time you make a deposit into one of your accounts at Directions Credit Union, you get to pick a prize from Sparkles' Treasure Chest!

## BUSINESS SERVICES:



The Business Visa Rewards Program offers

low rates and the ability to earn points for merchandise or travel. Use your Business Visa ScoreCard for all qualifying purchases and watch how quickly your Bonus Points add up!

**Coming Soon** – Your Business Debit ScoreCard can be combined with your Business Visa ScoreCard points so you can accumulate those points even faster! You can track your points program on [www.scorecardrewards.com](http://www.scorecardrewards.com). So why not call or stop in today to check out our Business ScoreCard Program? What are you waiting for?

# Congratulations Graduating High School Seniors!



As you prepare to enter the next chapter in your life, Directions Credit Union can help make your journey easier.

Directions MyLife™ youth products can help you get your financial life off on the right foot. Our MyLife savings, checking, and loan products are designed specifically for you as you enter this new chapter in your life. And with our shared branching locations and unlimited free ATM transactions,\* Directions Credit Union is here for you no matter where life takes you.

Stop by one of our convenient branch locations or visit us online [directionscu.org](http://directionscu.org) to learn more about the MyLife products.

\*Directions Credit Union does not charge a fee for ATM usage. However, other institutions may charge a fee for the use of their machine. For a list of totally free ATMs visit [www.directionscu.org/atm\\_locations.aspx](http://www.directionscu.org/atm_locations.aspx).

## Graduating Seniors:

Bring in this article to receive

**\$25.00**

when you open a new checking account.\*

\*Offer expires August 30, 2009. New members are required to open a share savings account with \$25.00. \$25.00 Bonus is subject to 1099 Reporting

## Looking for a Better Way to Pay for College?

Credit Union Student Choice Loans were created with one goal in mind – helping you finance a higher education without a higher price tag.

This alternative loan product can help fill the gap federal funding can leave behind. With zero origination fees, lower interest rates, and flexible repayment options, our Credit Union Student Choice Loans are the smarter option, offered by a lender you can trust.

Visit us online or stop by any of our branch locations to apply quickly and easily. An approval can be received in as little as 15 minutes and the funds can be disbursed directly to your school in as few as seven business days.

Credit Union Student Choice Loans are the right choice for our members!



## Directions' Scholarship Winners

We are happy to announce the winners of our annual Directions' Scholarship Program. Four very deserving students were selected from over 100 applicants.

### Directions Credit Union High School Scholarship

(each receiving \$1000)



Matt Hankenof



Mary Gibbons

### Directions Credit Union Post Secondary Scholarship

(each receiving \$1000)



Rebecca Reynolds



Laura Murnen

Directions Credit Union would also like to congratulate Kyle Dannemiller, winner of the Central Ohio Chapter \$500 scholarship. Kyle is a member of Directions, graduate of Shelby High School, and plans to attend UT in the fall.

# Your Summer Fun Starts Here!

Directions Credit Union has discounted tickets for amusement parks. Buy your tickets before you go and save time and money on your summer fun!

	Gate Price	Our Price
<b>Cedar Point</b>		
Adult	\$43.99	<b>\$36.00</b>
Junior / Senior	\$19.99	<b>\$17.99</b>
Soak City	\$29.99	<b>\$24.99</b>

<b>Kings Island*</b>		
Adult	\$43.99	<b>\$27.50</b>
Junior / Senior	\$29.99	<b>\$22.50</b>
Pay Once / Visit Twice	\$47.99	<b>\$47.50</b>

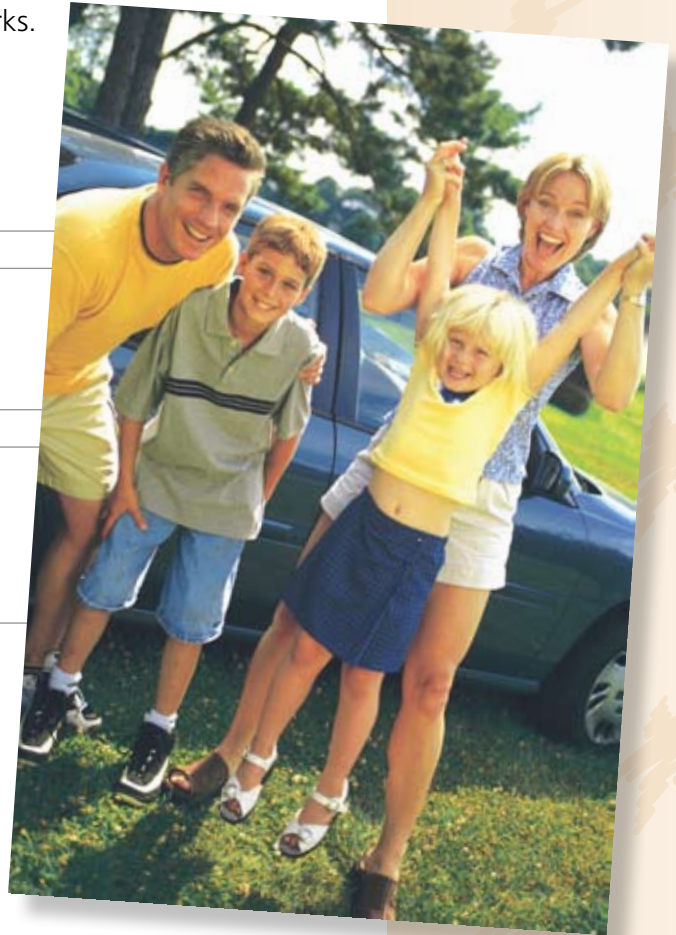
\*Purchase Kings Island tickets online at [www.kingsisland.com/oculnw](http://www.kingsisland.com/oculnw)

<b>Toledo Zoo**</b>		
Adult	\$11.00	<b>\$9.00</b>
Child	\$8.00	<b>\$7.00</b>

\*\*Toledo Zoo tickets are only available in our Toledo offices.

## Cinemark & National Amusement Movie Tickets

Most Directions branch locations offer discounted movie tickets for area movie theaters. Avoid the lines at the theater – stop by your nearest branch today for your discounted tickets!



## Financial Services Available

Directions Credit Union offers a personal financial management program designed exclusively for YOU!

Contact Terri Dandino\* in the Toledo area at **419-841-9838 ext. 1159**, or Larry Gregg+ in Central Ohio at **419-522-2570**, for more information on brokerage services, retirement planning, or insurance products.

\*Representatives are registered through, and securities are sold through, CUNA Brokerage Services, Inc. (CBSI), member NASD/SIPC, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866)512-6109. Insurance sold through licensed CUNA Mutual Life Insurance Company Representatives, and in New York, licensed insurance representatives of other companies. **Nondeposit investment products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the credit union.** FR01970234SOLU (02/02)

+Securities offered through The O.N. Equity Sales Company, Member NASD/SIPC, One Financial Way, Cincinnati, OH 45242 513.794.6794.

Investment Advisory Services offered through O.N. Investment Management Company.

Guarantees are based upon the claims-paying ability of the issuer. Product, product features and rider availability vary by state. Issuers not licensed to conduct business and products not distributed in AK, HI or NY.

## Summer Car Sale July 23, 24 & 25



**Receive a  
.25% rate  
discount!\***

Plus, visit [www.toledocreditunioncarsale.com](http://www.toledocreditunioncarsale.com) to check out other special deals from Toledo Area Auto Dealers.

\*Rate discount available for loan applications completed on July 23-25 only.



# Directions Credit Union®

## Toledo

1-888-508-2228

## Central Ohio

1-800-445-3505

## New Philadelphia

1-800-346-2712

[www.directionscu.org](http://www.directionscu.org)

### Main Branch – Sylvania

5121 Whiteford Rd.

### West Toledo Branch

3000 Tremainsville Rd.

### South Toledo Branch

2533 S. Reynolds Rd.

### Maumee Branch

3321 Briarfield Blvd.

### Perrysburg Branch

4150 Brockway Dr.

(in Levis Commons)

### Westgate Branch

3450 W. Central Ave. | Suite 128

### Oregon Branch

3312 Dustin Rd.

### Rossford Branch

27427 Crossroads Pkwy.

### OC World Headquarters

One Owens Corning Pkwy.

(restricted access)

### Mansfield Locations

777 N. Main St.

1690 West 4th St.

460 South Diamond St.

1434 Ashland Rd.

### New Philadelphia Branch

1127 Fourth Street N.W.

### Willard Branch

1 Myrtle Ave.

### Ashland Branch

1306 Cleveland Ave.

### Shelby Branch

29 Mansfield Ave.

### Lexington Branch

340 W. Main St.

### Wooster Branch

2258 Eagle Pass

### Mount Vernon Branch

625 North Sandusky St.

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## Community Spotlight:



A huge thank you to all who helped raise money for the Children's Miracle Network Hospitals.

Through the generous donations from staff and members, Directions Credit Union raised \$4,692.00. Akron Children's Hospital received \$2,623.00, Toledo's St. Vincent Mercy Children's Hospital received \$1,927.00, and Nationwide Children's Hospital in Columbus received \$142.00.



In addition to selling 4,692 balloons for CMN, Directions Credit Union also participated in the Third Annual Ohio Credit Unions Marching Miles. Marching Miles is an Ohio statewide event to support Children's Miracle Network and Ohio's Children's Hospitals. The event consists of a relay-style march across the state of Ohio. This year's march began in Newark, OH on April 5 and ended in Cleveland, OH on April 23. Directions Credit Union sponsored breakfast and lunch for all participants on day 10 of the march when some of our own employees marched from Apple Creek to Dalton, OH. The 2009 Marching Miles event was a huge success and raised \$80,000 for Ohio's Children's Hospitals!



## REWARDS FOR READING!

**Hey Kids!** Directions Credit Union wants to reward all of our young members for participating in your local library's summer reading program with our "Rewards for Reading" program.

Our "Rewards for Reading" program will run through August 1, 2009. Members ages 18 and under can earn one **FREE MOVIE TICKET\*** for completing their local library's summer reading program. Just bring in your completed summer reading chart or book log to any of our convenient branch locations. One of our member service representatives will stamp and initial your log and present you with your **FREE MOVIE TICKET!\***



\*Tickets good at Cinemark Theatres in Central OH and National Amusement in Toledo. Tickets are not available in our New Philadelphia or Mount Vernon branches.

## ATTENTION Former Empire Members:

### Retired Routing & Transit Number

We are winding down the retirement for what was the Empire routing and transit number (241279917). All former Empire members should be advised that as of August 31, 2009, the old routing and transit number will be retired and **any transactions coming to us after that date will be returned unpaid.** We will be notifying the Federal Reserve Bank of the closing of the old routing and transit number. Please make sure that you have ordered checks with the new routing and transit number (241282577), and have notified all automatic payments, deductions, and billpays of the change in routing and transit number. Please call or visit any branch location with questions.