



# our community

SUMMER 2011

## Helpful Hints & Useful Tips

For Members of  
Our Community Credit Union



## Peace of mind for less

## ...another great benefit

The power to protect your identity and secure your personal information is easy with Directions Credit Union. Now you can enjoy even more peace of mind by knowing your personal information and purchases are safe and secure. With Directions Credit Union's Benefits Plus® program, you can safeguard your family and your finances with these exclusive FREE benefits.

- **Identity Theft Restoration Service** – Once you have activated your coverage, if you ever become a victim of Identity Theft, our skilled licensed attorneys will act on your behalf to resolve the situation and restore your credit and good standing.
- **90-Day Purchase Protection** automatically protects your purchases against fire damage or theft for 90 days from the date of purchase.

- If your consumer merchandise breaks after the U.S. manufacturer's warranty expires, you are protected with **Automatic Warranty Extension**, which doubles the manufacturer's warranty, up to an extra 12 months.

*Benefits Plus® is an exclusive program for Directions Credit Union checking account members. With Benefits Plus® you'll not only receive FREE Identity Theft protection, you'll save on entertainment, travel, groceries, eye exams, prescription and online purchases. Identity theft protection programs alone can cost up to \$10.00 monthly, but with Benefits Plus®, you'll receive all of these great benefits for one low monthly fee.*

## Compare Benefits Plus® Identity Theft Protection with Other Leading Providers

Service	Annual Price	Credit Reports	Mail List Removal	Fraud Alerts with Automatic Notifications	Credit Card & Personal Info Registration	Restoration Service
<b>Benefits Plus®</b>	<b>FREE*</b>	Once a year All 3 bureaus	Preapproved credit & general junk mail	Yes	Yes	Licensed Attorney with Limited Power of Attorney acts on your behalf
<b>LifeLock</b>	\$110.00	Once a year All 3 bureaus	Preapproved credit & general junk mail	Yes	Yes	Pays for Attorneys, Case Workers, etc. and provides restoration services
<b>Identity Guard</b>	\$179.88	Once a year All 3 bureaus	None	Monitoring Only	None	Reimbursement for expenses as you "do-it-yourself" Counselor phone assistance
<b>TrustedID</b>	\$155.40	Once a year All 3 bureaus	Preapproved credit	Yes	None	Reimbursement for expenses as you "do-it-yourself" Counselor phone assistance
<b>Loudsiren</b>	\$108.00	Once a year All 3 bureaus	Preapproved credit & telemarketing	Yes	None	Reimbursement for expenses as you "do-it-yourself" Counselor phone assistance
<b>Equifax</b>	\$179.88	Once a year All 3 bureaus	None	Monitoring Only	None	Reimbursement for expenses as you "do-it-yourself" Counselor phone assistance

Benefits Plus® Members are required to activate their Identity Theft Restoration Service. Registering for Benefits Plus® does not automatically enroll you in the Identity Theft Restoration Service. Members can apply only or call 1.866.329.PLUS (7587). Coverage begins 10 business days from the date of activation. Identity Theft Restoration Services will not be provided to members who have had an identity theft occurrence within the last 3 years or to members who have enrolled after the identity theft has occurred. Complete details are available in the Terms & Conditions section at [www.benefits-plus.org](http://www.benefits-plus.org) on the Identity Theft Protection & Security Center web page.

**ACT NOW!**  
You can become a  
**Directions CU**  
**Benefits Plus® Member**  
**FREE\* for 90 days!**

\*After the free 90 day trial, the Benefits Plus® membership is free to Investment Checking Members, \$3.00/month for eChecking, MyLife eChecking and Advantage Checking Members, and \$5.00/month for Free Checking Members.



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Follow us on Facebook



## Holiday Closing

**Independence Day**  
Monday, July 4, 2011

**Labor Day**  
Monday, September 5, 2011

**Columbus Day**  
Monday, October 10, 2011



# Vacationing this Summer?

## Don't forget to pack your Directions Credit Union VISA®!

Make plans to use your Directions Credit Union VISA Rewards credit card when vacationing this summer. It is easier and safer to use than cash... and with rewards, you can earn points towards your next vacation. Each time you use your Directions VISA Rewards with ScoreCard® or Directions Debit Card for purchases\* you earn ScoreCard points.

- Earn Reward Points with qualifying purchases\*
- Reward Points can be redeemed for merchandise and travel
- Reward Points can be earned with each card issued
- COMBINE your VISA Rewards card and Directions Debit card to Maximize Points for greater Reward Options

To begin earning rewards today, visit [www.directionscu.org/earnrewards.aspx](http://www.directionscu.org/earnrewards.aspx)

\*Qualifying purchases, such as groceries, clothes and home furnishings, gas, restaurant dining, and much more earn you points. No points are earned for fees, foreign transactions, cash advances, currency conversion charges, ATM withdrawals, or insurance charges posted to your account.

## IMPORTANT NOTICE:

The Expedited Funds Availability Act (Act) sets forth requirements for the minimum amount of a check deposit that must be available for withdrawal by the following business day. An amendment to the Act provides that this minimum amount must be increased from \$100.00 to \$200.00.

**Effective July 1, 2011, Directions Credit Union Funds Availability Policy Disclosure is amended as follows:**

**AVAILABILITY OF OTHER CHECK DEPOSITS** – The first \$200.00 from a deposit of other checks will be available by the first business day after the day of your deposit. The remaining funds will be available by the second business day after the day of your deposit. For example, if you deposit a check of \$700.00 on a Monday, \$200.00 of the deposit will be available by Tuesday. The remaining \$500.00 may be available by Wednesday. Please retain this amendment with the original Funds Availability Policy Disclosure provided to you. You are welcome to contact the Credit Union with any questions you may have regarding this change.

## ScoreMore™ & Win!

You can now **ScoreMore** using your **ScoreCard Rewards** card. **ScoreMore** is a full-service, merchant-funded rewards program that provides cardholders with additional Bonus Points for qualifying purchases made at a network of over 10,000 local, regional, and national brick-and-mortar and online retailers. And, best of all, there is no administrative fee to participate in this exciting enhancement!

**ScoreCard Participants Can Also Earn Bonus Points with the ScoreMore & Win Sweepstakes June 1 – August 31, 2011**

Cardholders can earn additional Bonus Points for qualifying purchases made at over 10,000 local, regional, and national brick-and-mortar and online retailers. Retail credit and signature debit transactions are eligible to qualify for **ScoreMore** earnings.

**For more information on the ScoreMore program or the ScoreMore & Win Sweepstakes, visit [www.scorecardrewards.com](http://www.scorecardrewards.com).**





# LIVING SIMPLY: Tips to Save You Money

Everywhere we look, it seems like “there’s an app for that,” so this month’s tips for living simply will be a list of resourceful smartphone apps to help you save money!



## MINT

Platform: iPhone (Droid coming soon)

It’s an all-in-one destination for tracking spending and monitoring financial activity. Designed to help you stay on top of your financial accounts and stay on budget.

## ShopSavvy

Platform: iPhone, Android, Nokia

Perhaps one of the most exciting shopping applications, ShopSavvy combines the bar code scanning capabilities of popular comparison tools with the search engine results you’ve come to expect from the best shopping web sites. Able to scan the bar codes from the back of software, CDs, books, and more, it gives an accurate description of the product, as well as where you can find it for cheap (with a map and option to call the store directly, no less).

## RepairPal

Platform: iPhone

When faced with the decision to suck up a maintenance bill or consider letting the old car go, there is an app that helps you make a more informed decision. RepairPal is a simple application that uses your car’s make, model, and year to determine the cost for common repairs. Based on zip code, it can tell you if it’s more affordable to get

the job done locally or in the next town over. While the price range for some repairs can be rather varied, it does a great job of breaking down how much of a bill is for parts, and what can be expected for labor.

## CraigslistPro

Platform: iPhone

Craigslist shoppers unite! This no-frills, free app brings you just what you want from the mega classified site (including listings, photos, and descriptions) in an easy-to-use format. No more waiting until you get home to search out that hard-to-find item. iCraig lets you search by many of the same parameters as the website, giving you an advantage against the competitors. You can reply to ads or post your own, and if you like something fancy (like a limited-edition action figure), you can update your friends on Twitter!

## CouponSherpa

Platform: iPhone

Not feeling like shuffling through dozens of paper inserts and online forums to find the best deal at your local retailer? Consider an all-in-one solution like CouponSherpa, the app that offers coupon codes, printable coupons, and exclusive discounts for the places you shop most. Unlike other apps we’ve seen, CouponSherpa does a good job of categorizing savings by store type and department, and we’re completely enchanted by the coupons that can be shown to store clerks via the screen on your smart phone!

## KidsMealsDeals

Platform: iPhone, Blackberry

Whether you have kids or not, chances are good you know someone who does (and therefore will get stuck babysitting at some point.) If the thought of skipping a home-cooked meal and heading out to dinner appeals to you, then you’ll love the genius behind KidsMealDeals. Simply select the day of the week you’re planning to dine out and the zip code you plan to be in. Voila! You’ll get a wide assortment of chain and independent restaurants looking to give you free kid meals with the purchase of an adult dish! (And you thought parenting was expensive!)

## Mobile Banking + CUOnline = Winning Combination!

### Directions Credit Union is Proud to Announce the Arrival of Mobile Banking for Your Smartphone

Directions Credit Union is now offering Mobile Banking for your Smartphone! This is a secure and convenient way to access your account from your mobile device. Available Smartphones are iPhone/iTouch, Blackberry and Android.

#### With mobile banking, you will be able to:

- View your account balances
- Make loan payments
- Transfer funds between your accounts, or your account to another member’s account
- Find Directions Credit Union locations
- Find Shared Branching and ATM’s close to you

CUOnline with Mobile Banking<sup>®</sup> is a safe and convenient way to access your accounts.

And, because Directions’ Online Banking system is available 24/7 and updated in real-time, you can be sure your balance and transaction information is current. Directions Online Banking uses the most advanced encryption standards to protect your account as you conduct your financial business. Plus, our dual authentication login process ensures personal access and security of your information.

To get started using this **FREE** service, visit [www.directionscu.org](http://www.directionscu.org) and click on “Online Banking and Resources.”

\*To access Mobile Banking, you must first be enrolled as a CUOnline user.



# 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.

## High School Scholarships

(each receiving \$1000)

## Post Secondary Scholarships

(each receiving \$1000)



Nicholas Carroll



Jacob Szymanski



Andrew Garn



Timothy Schloz

## Congratulations Graduates!

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 at [directionscu.org](http://directionscu.org) to learn more about the MyLife products.

**my life**  
@directionscu™

\*Offer expires August 31, 2011. New members are required to open a share savings account with \$25.00. \$25.00 Bonus is subject to 1099 Reporting.  
†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 [http://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.\*

## A Better Way to Pay for College

**Credit Union Student Choice Loans are the Right Choice for Our Members!**

As many seniors prepare for college, they're faced with the financial reality of how to pay for it. Luckily for parents and prospective college students, we have an option called Student Choice Loans. These loans were created with one goal in mind – helping you finance a higher education without a higher price tag.

Student Choice Loans 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.

**Find more information online at [directionscu.org](http://directionscu.org), 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.*



## Time for a New Computer?

Directions Credit Union has partnered with the Ohio Credit Union League Services Corporation and Dell Computers to offer exclusive discounts and benefits to our members. Members can save 10% to 30% off the regular price of Dell Computers. Discounts are available by website or phone.

### To take advantage of this offer:

- ▶ Visit [www.dell.com/cuprogram](http://www.dell.com/cuprogram)
- ▶ Call 866-257-4711
- ▶ A member ID must be used: **GS105471105**
- ▶ During the ordering process, you must note which credit union you belong to. No other proof required.





## Its easy to enter!

Just visit us on facebook at Directions Credit Union to complete an entry form.

Share our "One Hot Summer Giveaway" with your friends and you can earn more entries. The more friends you share it with, the better your chances of winning!

## You'll have "One Hot Summer" with Directions Credit Union summer fun giveaway!

We'll be giving away weekly prizes to the hottest summer events including concert tickets, Cedar Point tickets, water park tickets and more!

Contest entries accepted from June 1, 2011 to August 7, 2011. No purchase required to enter. Contest rules provided upon request.



## 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 programs with our "Rewards for Reading."

Our "Rewards for Reading" program will run through August 6, 2011. Members age 18 and under can earn a **FREE \$5.00** deposit into their MyLife Savings Account for completing at least 12 hours or more of "reading hours" with 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 \$5.00!**

## Money Rocks at My Credit Union

### Savings Challenge Winner Announced

In celebration of International Youth Week this past April, Directions participated in the "Money Rocks at My Credit Union" 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.



*Emily Fry*

While, we didn't have a national winner, we did select our own Savings Challenge Winner. Congratulations to Emily Fry for saving during the month of April. Emily received a \$100 deposit into her MyLife Goal Savings Account, which she is using to save for college.

*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!*



## Summer Fun Starts Here!

As a Directions CU member, you can now purchase your discounted Amusement Park tickets online and save time and money! Log onto <http://www.directionscu.org/MemberDiscounts.aspx>, simply click the park you wish to visit, and enter the number of tickets along with your payment information.



**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**

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

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Our Web Site  
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Deposit & Loan  
Rates**

*Rates Are Listed Under  
"Today's Rates"*

*Continuing the tradition in family financial services.  
An Affirmative Action Employer M/F/D/V*



# Introducing CheckLogic™ LITE

**BUSINESS SERVICES**

## Deposit Checks Without Leaving Your Office or Home

Now Directions Business Members can deposit checks remotely from the office or home. With CheckLogic Lite remote deposit has never been simpler – CheckLogic Lite offers a secure internet solution for you to make your deposits. It allows you to scan your checks and submit your deposits to receive next-day credit. No need to take time out of your busy schedule to go to your credit union to deposit a check. Sign up for CheckLogic Lite today!



Visit Business Services at [www.directionscu.org](http://www.directionscu.org)

**Contact Directions Credit Union at  
888-508-2228 for further details on  
service and scanner pricing.**

## FINANCIAL SERVICES



Directions Credit Union offers a personal financial service program designed exclusively for credit union members. You have access to a variety of plans to help you maximize your financial potential. Our Financial Representatives believe the best way to help our members reach their financial goals is to take the time to really understand their values, objectives, time horizons and risk tolerance before recommending a plan to meet those goals.

Call one of our friendly Financial Representatives today to discuss how you can better prepare for your child's college education, your retirement, and future.

**Toledo Area:**

Dale Hinkelman\*

419-841-9838 ext. 10185

**Central Ohio:**

Larry Gregg\*

419-526-7813

\*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.

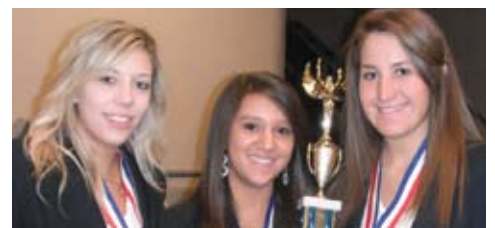
## COMMUNITY SPOTLIGHT...



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 \$6378.17. Akron Children's Hospital received \$3392.00, and St. Vincent Mercy Children's Hospital of Toledo received \$2986.17.

The DECA students from Maumee High School partnered with DCU on a project to conduct member satisfaction surveys. They surveyed our members and created a report with based on the survey results. They took the project to the DECA state competition, where they placed 2nd in the state. We are very proud of these three students, and wish them continued success with future endeavors!



*Kelsey Krysin, Shelby Bischoff and Katie Butler, proudly pose with their coveted trophy.*