



our community

WINTER 2011

Helpful Hints & Useful Tips

For Members of
Our Community Credit Union

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Plus, much more!

Looking for a Better Credit Card? Switch Now and Earn a Sweet Bonus!

Compare your current credit card with Directions' VISA® and VISA with Rewards cards. We think you will find us to be very competitive!



Open a New
Visa and You'll Receive:
DOUBLE Reward Points*
for Each Dollar Transferred
or
2% Cashback†

- ▶ **Low Rate**
- ▶ **No Annual Fee**
- ▶ **No Balance Transfer Fee**
- ▶ **25-Day Grace Period** on purchases
- ▶ **Earn Reward Points** with a Directions VISA Reward Card on qualifying purchases. You receive one point for every dollar purchase.

* Transferred balances must come from another institutions' credit card and will receive a maximum of 10,000 reward points. Reward points offer not valid with any other promotional offer.

† Cash back is subject to 1099 tax reporting. Transferred balances must come from another institutions' credit card and will receive a maximum of \$200.00 cash back bonus. Cash back bonus offer not valid with any other promotional offer. Cash back and reward points available for VISA applications completed Jan. 1, 2011 – Mar. 31, 2011.

Stop Dreaming of Home Remodeling Projects and Start DOING!

Have you been dreaming of adding a garage, installing windows or remodeling the kitchen or bath? Whether you decide to use an outside contractor or go the do-it-yourself route, you're going to need some money to get the job done.

With the current housing market, many are lacking the equity needed to remodel. With Directions' Home Improvement Loan, no equity is needed! **Apply through March 31, 2011 and save 1%* on the current interest rate!**

SAVE 1%*
on the current interest rate
of a **Home Improvement Loan!**

* Loan rates are subject to change without notice. Actual rate received is based on your credit qualifications. Loan subject to credit approval. Fixed rate. No prepayment penalty. Special offer not valid with any other promotional offer. Loan can be unsecured or a non-real estate secured loan. Special rate available for applications completed January 1, 2011 – March 31, 2011.



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Credit Union®

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New Year's Resolutions Include Paying Down Your Debt?



For many of us, our New Year's Resolutions may include paying down or eliminating growing debt. We're often embarrassed to ask financial questions of family and friends and have the belief that financial advisors are only for the wealthy.

Directions Credit Union now offers solutions for members with debt of different sizes. For those members with just a little debt but no game plan, Debt in Focus is for you. Those members with excessive debt and no idea where to start, Trinity Debt Management can assist you during this difficult time.



Debt in Focus provides our members with a useful web-based debt management tool which will help you analyze your own debt situation and develop

a payment plan. Debt in Focus delivers a plan which will not only reduce your debt, but will also improve your credit profile. Debt in Focus is a valuable resource that:

- Is completely anonymous, and FREE
- Is simple to use and extremely user friendly (non-financial jargon)
- Provides the end-user with a summary of their debt (totals, ratios, estimated budget)

To take advantage of this free debt management tool, go to www.directionscu.org and click on the "Education & Resources" tab on our home page.



Trinity is a non-profit financial counseling organization. Through comprehensive education and exceptional service, this organization has been assisting individuals since 1992.

Through our partnership with Trinity, you will enjoy unlimited access to financial counselors. You can receive assistance with:

- Personal and family budgeting
- Personal money management
- Debt repayment
- Avoiding bankruptcy, foreclosure, and repossession

Trinity debt counselors are available Monday through Friday. To use this helpful service, simply call 1-800-758-3844 and let the Trinity debt counselor know you are a Directions Credit Union member, or visit them on the web anytime at www.trinitycredit.org.

Holiday Closing

Martin Luther King, Jr. Day
Monday, Jan. 17, 2011

President's Day
Monday, Feb. 21, 2011

New in Our Toledo Offices:

Rave Motion Picture Theaters Movie Tickets Now Available

Only \$7.50 per ticket!

To take advantage of this discount, visit any Toledo branch office.



facebook

"Like" Us and Win!

Each month, we randomly select one of our lucky Facebook friends to win a **\$25.00 Visa Gift Card**. Our Facebook page is an excellent way to keep up with what's going on at Directions. "Like" us, and you just might be our next winner!

You can also follow us on Twitter @directionscu.

*Odds of winning a \$25.00 VISA Gift Card will vary according to the number of fans received on Directions Credit Union Facebook page by 8:00 p.m. EST on the last day of each month. Winner will be selected after close of business on the first day of each month. No purchase necessary. Need not be a current member of Directions Credit Union to win. Employees and family members of employees are not eligible to win.



LIVING SIMPLY:

10 Tips to Save You Time & Money

There's no better time than the start of a new year to get organized. In this issue, we cover some organizational tips for your home as well as your finances, which will definitely save you both time and money!

1 Reduce your credit card debt. You can save more than \$600 if you transfer your card with a \$2,000 balance and an 18% interest rate to a different card with a 9.99% rate. Or, take advantage of a "no balance transfer fee" with a new low-rate card, and save even more. (See the balance transfer offer featured on the front page of this newsletter!)

2 Pay a little extra on your mortgage. On average, paying \$100 extra a month on a 30-year, \$200k mortgage will save you more than \$60,000 over the life of the loan, and pay it off over 5 years early!

3 Keep a budget! It takes a lot of willpower to stick to a strict budget, but could you do it for a week? If you track your expenses for just one week, you'll finally have some idea of where all that money is going. And, you might find a quick way to save. Many people, for example, are surprised how much they spend on small things like that fancy coffee every morning.

4 Start a Holiday or Christmas Club. Make it a goal not to go into debt next Christmas. Start saving now for next year's Christmas gifts.



5 Create a tax return file. Don't wait until April to scurry through a pile of receipts, bills, and statements. Start gathering it all up now and store it in your file until it's time to prepare your tax return.

6 Cut your taxes. April will come sooner than you think...an easy way to save money is to invest in a little help. If you feel like you can't afford a professional, at least purchase some software that can help find savings for you. TaxACT and Turbo Tax both do a great job of pointing out opportunities to save money.

7 Become a coupon clipper. Put in the time and effort...it's not as tedious as you might imagine and you'll save a ton of money.

8 Eat out less. Restaurants are convenient, but they cost you. Try to eat out only once a week, and invest some time in learning how to cook quick and easy meals.

9 Make your home more energy efficient. You could seal up your doors and windows with new weather stripping, add more insulation to your attic, clean up your A/C condenser, or something as simple as switching out your old light bulbs for compact fluorescent bulbs.

10 Finally quit smoking. At around \$5 per pack, a pack-a-day smoker would save \$1825 in just one year. And, that's not counting the resulting discounts for life insurance, and better overall health.

Relax with E-Convenience Products

With Directions Credit Union's **Online Banking, Free Bill Pay, E-Statements, Email and Text Alerts**, you'll never have to leave the comfort of your home for most of your transactions!

With E-Convenience Products, you can:

- View your account balances, transactions, and track your purchases
- Pay bills to virtually anyone in the US with free online Bill Pay
- Transfer funds between your Directions Credit Union accounts
- View copies of your posted check images
- Stop payment on a check
- Reorder checks
- View your checking and savings statements online through E-Statements
- Apply for a loan
- Make Directions loan payments and credit card payments
- Bank online with confidence – Directions uses the most advanced encryption standards to protect your account as you conduct your financial business

Banking will soon be as close as your cell phone!

Directions Credit Union Mobile Banking will be introduced in early 2011.

For more information, visit the "Online Banking & Resources" tab at www.directionscu.org.



Teaching Kids About Financial Responsibility!

According to many published surveys, the teens of this country want to know more about personal finance, but have few opportunities to learn. Directions Credit Union is tackling this issue with two initiatives. The first initiative involves more financial literacy education being delivered by our staff partners in local schools, libraries, youth centers, juvenile detention centers, and churches. The second initiative is a suite of age specific products and services known as **MyLife@directionscu**.

MyLife Youth Accounts

Designed to help kids ages 0-12 learn the basics of healthy saving and spending. The MyLife youth products include MyLife Savings, MyLife Goal Savings, MyLife Youth Share Certificate, and MyLife Automatic Allowance.

MyLife Teen Accounts

Created to teach teens ages 13-17 good financial habits and to give teens the responsibility and independence they need. The MyLife teen products include the same youth products mentioned along with the MyLife e-Checking and the MyLife First Time Auto Loan.*

MyLife Adult Accounts

Include the same accounts as youth and teen, as well as the MyLife VISA and the Student Choice Loan. These accounts were created to help young adults, ages 18-24 master good financial habits and learn the value of establishing and maintaining good credit. By completing online courses, younger members are given incentives which include discounted loan rates and a one-time financial forgiveness NSF "Oops" coupon.



Financial knowledge has a vital impact on most of the decisions we make in life. We believe it is more important than ever to educate, equip, and empower the young citizens of our communities. It is Directions' hope that through financial education, Ohio's youth will gain the knowledge and skills needed to take control of their financial destiny, whatever direction it may take.

To learn more about Directions' youth products, visit www.directionscu.org.

*MyLife First Time Auto Loan may require a co-signer.

Northwest & North Central Chapter of Ohio Credit Unions 2011 Scholarship Award Applications

The Northwest and North Central Chapters of Ohio Credit Unions (of which Directions Credit Union is a member) would like to invite you to apply for their post-high school college scholarships.

The Northwest Chapter is offering (2) scholarships in the amounts of \$2,000 and \$1,500. The North Central Chapter is offering (4) scholarships in the amount of \$500 for those living in Crawford, Holmes, Marion, Morrow, Seneca, Wyandot, Richland, Ashland, Wayne, and Knox counties. Application deadline for both Chapter scholarships is February 11, 2011.



The winners of all chapter scholarships will be eligible for (4) \$2,500 state scholarships sponsored by the Ohio Credit Union Foundation.

Visit our website at www.directionscu.org to print a copy of the application.



Directions Credit Union Now Offering Scholarships

Directions Credit Union is again offering scholarships to our young members:

- Two \$1000 Secondary Scholarships (for school tuition: children in 8th - 11th grade)
- Two \$1000 Post-Secondary Scholarships (for full-time students of accredited colleges, community colleges, vocational/trade schools).

Be sure to visit our website at www.directionscu.org for applications and more information.



Election of Board of Directors

As an owner of Directions Credit Union, it's not only your credit union right to vote for our volunteer-based Board of Directors, it's your duty. Control of our credit union and its management is in the hands of you...our members.

Once a year, our members elect a Board of Directors. Each member in good standing

gets one vote, regardless of the number of shares they own. One person, one vote means control and direction of the credit union is not based on the financial resources of a few members, but on the needs of the entire membership. This is one of the fundamental differences between credit unions and banks.

Directions Credit Union members will be able to vote electronically or by telephone or this year:

<http://directions.cuballot.com>

The electronic (internet) voting will be handled by CUBallot, an independent, secure website. Members will receive easy to understand instructions on how to vote when visiting this site.



Call 888-298-6843

Telephone voting allows members to cast votes by dialing the above toll-free number which is specifically assigned for this election. Members may simply follow the prompts of an interactive voice response system. In addition, when calling this number you may also request a paper ballot mailed to you.



Paper ballots will be available at all branch locations. The election will close on March 18, 2011.

Annual Meeting

You are invited to Directions Credit Union's Annual Meeting:

**March 27, 2011
4:00-6:00 p.m.**

**St. Clement's
Community Center
2990 Tremainsville Rd.
Toledo, OH 43613**

Grow Your Business!

You know your business, and we know business loans. Directions Credit Union can help your business grow. Whether it be a line of credit, equipment financing, or the purchase of a new building, Directions has money to lend when not all financial institutions do. We can help you with the following:

- ▶ Commercial Real Estate Loans
- ▶ Equipment Financing
- ▶ Lines of Credit
- ▶ Short Term Notes
- ▶ Long Term Loans
- ▶ Vehicle Loans
- ▶ Investment Property

For more information, contact:

Toledo Area:

- Patricia DeCesare 419-720-4758
- John Kantner 419-720-4718
- Lou Sheppard 419-720-4732

Central Ohio:

- KeeKee Brooks 419-526-7811

Financial Service Program for Credit Union Members



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 (0202)

*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.



**Directions
Credit Union**

Toledo

1-888-508-2228

Central Ohio

1-800-445-3505

New Philadelphia

1-800-346-2712

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



COMMUNITY SPOTLIGHT...

Exciting Fall Events

Directions Credit Union was busy this Fall participating in an assortment of community events:



The Northwest Chapter of Credit Unions was one of twenty corporate sponsors who manned a candy station at the Toledo Zoo's Pumpkin Path event held on October 23 & 24. The Pumpkin Path is an annual event which provides a safe place for families to trick or treat. More than 15,000 visitors attended this year.

Kroger and Allshred, partnered with the Northwest Chapter of Credit Unions, and held a Shred Day on October 30 in honor of International Credit Union Week. A total of 6,565 pounds was shredded, and by doing so, we saved 56 trees!

Along with the above mentioned events, Directions employees also reached out to neighbors in need with donations to the United Way, Toys for Tots, Toy Time, and local Food Banks. Staff members were also busy conducting financial education in schools, community centers, and senior centers.

Having well informed members is an advantage for us, and we do our best to keep it that way. This fall alone, we have conducted hours of financial education outside of our branches, with more than 300 participants benefitting, and have planned even more for 2011.



WhereMembersBuy™

Online auto shopping. Credit union financing.

Car Buying **SHOULD** Be This Easy!

Directions Credit Union has made shopping for a new vehicle easier than ever! The online auto shopping site includes:

- Access thousands of new and used vehicles
- Save preferred vehicles in your virtual garage
- Compare vehicles
- Request a test drive online
- Finance at Directions Credit Union
- Build and research new vehicle makes and models

Give this new service a test drive today!



www.WhereMembersBuy.com/directions