



ReportCard

The Official Newsletter of DTCU

DTCU Awards & 4 Scholarships

DTCU received many applications from area high school seniors for the two 2009 DTCU \$1,000 scholarships. With so many excellent candidates, the scholarship committee had a tough decision in selecting two recipients. Therefore, the DTCU Board of Directors decided to add two more scholarships this year, for a total of four \$1,000 scholarship awards!

This years recipients were:



Margaret Lane – Marshall, will be attending Gustavus Adolphus College, pre-medicine.



Melissa Kubiak – Denfeld, will be attending the College of St. Scholastica, nursing



Anja Sundstrom – Central, will be attending The University of Portland, Literature



Phoebe Pearson – Marshall, will be attending The College of St. Scholastica, physical therapy

Congratulations to all scholarship recipients, and best of luck in the new paths you have chosen.

Free Shred Day at Miller Hill Branch



DTCU is offering our members a free shred day to be held at our Miller Hill Office, 4433 Trinity Road (279-3828) from 11 a.m. to 1 p.m., Wednesday, July 15. Shred-it will be on hand with their truck and will shred your old documents onsite. This is a good opportunity to destroy old confidential papers you no longer need. Please limit to two banker-size



boxes of documents per member. We will have cookies and refreshments for all who stop by.

(Sorry no early drop offs will be accepted. We will accept documents until 1 p.m. or until the truck is filled.)

Lower Rates = Lower Payment = More Money for You!

10 Year First Mortgage Now at:

4.99% APR

With Standard Closing Costs

5.39% APR

DTCU Pays Your Closing Costs!

APR=Annual Percentage Rate, 10 year term only, mortgage remains at DTCU, rates good on 1st mortgage position only. Refinance qualifies, see a DTCU Mortgage Specialist for complete details. Offer good thru August 31, 2009

Serving everyone in the communities of Duluth, Hermantown and Proctor.

Big Red Bookshelf

The Delta Kappa Gamma – Beta Chapter Group of Women Educators are sponsors of an ongoing philanthropic project. They are heading up collection sites for children's books.



Pictured are Nancy Eliason (L) and Diane Sorensen (R) coordinators of The Big Red Bookshelf

The books will fill "The Big Red Bookshelf," a project of United Way of Greater Duluth's Early Literacy Coalition. They make gently-used or new children's books available free to families. Shelves are located in a variety of facilities serving families with babies, toddlers and preschoolers. Children that visit the Big Red Bookshelf are invited to select a book to take home to keep! Donated books should be appropriate for children from birth to 3rd grade. DTCU is pleased to help fill the Big Red Bookshelf by providing a drop off point for anyone to donate books. Each of our DTCU locations has a red box which you can use to donate your books for this ongoing project. Please do not donate young adult or teen chapter books, or any book that requires a battery.

Bookshelves are currently located at CHUM, Duluth WIC, Safe Haven Shelter, St. Luke's Pediatric Associates, Hermantown Area Family Resource Center and the Duluth Grill. In March 2009, over 800 donated books were distributed on the Big Red Bookshelves. Books are a crucial part of a child's learning and DTCU is proud to be able to help with this program.

Referral Rewards

Tell your family and friends about the money saving rate they can get at DTCU when they open a loan with us.

You will get rewarded!

We are offering rates as low as 4.50% APR on autos, campers, boats, SUV's & motorcycles. This rate also applies to our Home Equity Line of Credit Loans! New purchase or refinance from other financial institutions qualify for this offer!

If your family and friends bring their loans to DTCU we will reward you!

Family or Friend Borrows:

You Receive:

\$3,000 - 7,500	\$ 25 DTCU VISA Gift Card
\$7,501 - 15,000	\$ 50 DTCU VISA Gift Card
\$15,001 - 25,000	\$ 75 DTCU VISA Gift Card
\$25,001 - and up	\$100 DTCU VISA Gift Card

Pick up your referral form from a DTCU lender at any of our offices.

APR = Annual Percentage Rate, rate based on credit score, no internal refinance of DTCU loans qualify for this offer. Ready Reserve and DTCU VISA Cards do not qualify for this offer. Home Equity Line of Credit requires an initial draw to qualify for offer. Gift card will be mailed to you upon funding of friend/family members new loan at DTCU. Offer Expires 9/30/09.

Still time to submit your photos for the 2010 DTCU Calendar

Be a part of DTCU's 2010 calendar. We are looking for photos of our community, seasonal photos as well as nature & wildlife photos. We encourage all ages to participate in this contest. Twelve photos will be selected for our 2010 calendar. The photo which is selected for the front cover of the calendar will receive a \$100.00 DTCU VISA Gift Card! Be creative and you could be a "big winner"! Deadline to enter is Oct. 1, 2009

- Photos must be in digital format and emailed to Brian at: brian@datcu.com or drop off or mail a disk with photo and your information to Downtown office, 11 W. 2nd Street, Duluth, MN 55802, Attn: Brian.
- Make sure your photo is of highest resolution as it will be blown up to fit calendar size. Set your camera setting to its highest resolution. See you camera's manual for more detail on resolution.
- If emailing put "Photo Contest" in subject line.
- Include name, address and phone number in email.
- Include photo caption. (Where photo was taken, etc.).
- Include date photo was taken.

Must be a DTCU member to participate in photo contest. All photos submitted become the property of DTCU. DTCU reserves the right to use photographers' names and photos in all print media. Photo selection committee will contact all winners.

Valleyfair

Discounted tickets to Valleyfair are available at our **Miller Hill Branch Office.**

\$25.50 Adult good anytime in 2009 Season (Gate price is \$37.99)

Parking passes \$9.00 (Gate price \$10.00)

Stop by our Miller Hill location to get yours.

Miller Hill office is open until 6pm M-F and Sat. 9 to noon.



Traveling to Foreign Destinations?

If you are planning to use your DTCU VISA Instant Cash & Check Card or DTCU VISA Credit Card while out of the country, please make sure you call DTCU before you travel to inform us of where and when you will be traveling. For your protection, this allows us to verify that the transactions that occur in these foreign countries are actually yours. Call a DTCU representative at 218-722-9242 for more information.

Back Packs for Back to School



DTCU will be collecting new back packs and school supplies for the Salvation Army at all three credit union locations August 1-19. With tough economic times for area families these supplies will be put to good use by area kids in need. In the past DTCU has collected enough to help 75 area students be prepared with all the supplies needed to start school. Don't have time to shop for supplies but would still like to help? You can make cash donations at DTCU and credit union staff will purchase the supplies to be donated. All donations are greatly appreciated.

Student Loans Available:

Log on to www.datcu.com and fill out student loan application online. If you have any student loan questions call Deb at 218-279-3828.

CONTACTS

Board of Directors

John Arola, *Chair*
 Allen Merry, *Secretary*
 J. Earl Grano
 Eddie Crawford
 Gerald Allen
 Don Michels
 Lisa Mitchell-Krocak
 Deb Sauter
email: board@datcu.com

Supervisory Committee

Nancy Dormedy
 Patrick Devlin
 Jody LeBlanc

DOWNTOWN 722.9242

New Accounts/Checking	Communications/Marketing Coordinator
Stella ex. 209	Brian ex. 210
Kim ex. 251	
Leah ex. 201	
Loan Department	V. P. Operations
Jan ex. 205	Lisa ex. 215
Laura ex. 212	
Sunny ex. 220	CEO
	Rick ex. 204

KENWOOD 724.8218

New Accounts/Checking	Loan Department
Cindy ex. 212	Lorenda ex. 206
	Bryan ex. 211
	Holly ex. 201

MILLER HILL 279.3828

New Accounts/Checking	Loan Department
ex. 521	Deb ex. 522
	Rinda ex. 523

RATE BOARD

SHARE RATES

Regular Shares	(blended rates)
\$0-\$2,000	.20%
\$2,000.01 +	.30%
Checking	
From \$500.01	.10%
Health Savings Accounts	2.50%
Summer Check Plan	.30%
Dream Account	.30%
Christmas Club	.30%
IRA and Merit	
Money Market	(tiered rates)
\$2,500-\$9,999	.40%
\$10,000-\$24,999	.55%
\$25,000-\$49,999	.75%
\$50,000 +	.90%

CD RATES

6 MONTHS	APY
\$1,000-\$14,999	1.35%
\$15,000-\$24,999	1.40%
\$25,000-\$74,999	1.45%
\$75,000 +	1.55%
12 MONTHS	
\$1,000-\$14,999	1.55%
\$15,000-\$24,999	1.65%
\$25,000-\$74,999	1.75%
\$75,000 +	1.85%
24 MONTHS	
\$1,000-\$14,999	1.55%
\$15,000-\$24,999	1.65%
\$25,000-\$74,999	1.75%
\$75,000 +	1.85%
36 MONTHS	
\$1,000-\$14,999	2.05%
\$15,000-\$24,999	2.15%
\$25,000-\$74,999	2.25%
\$75,000 +	2.35%
48 MONTHS	
\$1,000-\$14,999	2.05%
\$15,000-\$24,999	2.15%
\$25,000-\$74,999	2.25%
\$75,000 +	2.35%

*.25 more for Tenure members
 .50 more for Honor Roll members*

LOAN RATES

	(APR low as*)
New Car	4.50%
Used Car	4.50%
Recreational Vehicle	4.50%
Student Loan	6.00-8.50%
Visa Credit Card	9.25%
Signature Loan	9.99%
Shared Secured	5.00%
Home Equity (Fixed)	4.99%
Home Equity (Variable)	4.50%
First Mortgage	Call

Business Loans also available, stop and see us.

*Rates subject to change daily. All rates reflect relationship pricing.

MASTERPIECES

Downtown Artists



Robert Luedtke

taught art in the Duluth Public Schools for 35 years. Since retirement he has focused on painting in oils

and watercolors. See his display July - August. www.luedtkefineart.com

James Chinn's

exhibit titled "White Tails Throughout the Seasons" will be displayed September - October.



Kenwood Artist

July/August - Margie Helstrom - Acrylics & Watercolor Paintings



Margie paints in her basement studio. It started when her Auntie Irma gave her a set of oil paints when she was in the fourth grade. Helstrom states: "I want my work to be a Henri Matisse, an Andre Derain, a Vincent Van Gogh and a Hessam Abrishami."

Hidden Birthday Cash For YOU

Search for the hidden birthday cake with the date of your birthday within this newsletter; be the first one to call us at 722-9242 and receive a \$25.00 DTCU VISA Gift Card*



Richard H. was the lucky winner for spring. *Congratulations Richard!*

** must be a DTCU member to redeem*

Three Big Winners at DTCU:

In April DTCU celebrated National Youth Week to Save. Our Gold Star Members brought their piggy banks in and made deposits into their accounts. Three winners were drawn for new bikes. A bike was given away at each DTCU location on April 27.

The winners were:



Downtown: **Anjali N.**



Miller Hill: **Noah M.**

Kenwood: **Salena H.** (not pictured)

Congratulations to all from DTCU, and have a fun summer with your new bikes!

Register to WIN!



DTCU is once again offering discount coupons to The Edge Resort and Waterpark. Your DTCU membership qualifies you for 50% off standard rates. Discount coupons available at all three DTCU offices.

Stop by any of our three locations now thru August 15. Each time you make a deposit into your savings account you will receive an entry ticket to win a Birthday Party Package at the Edge Waterpark! Drawing will be held Aug. 17. See details of this "BIG Prize Package" in our offices.

REGULAR OFFICE HOURS

Downtown & Kenwood Monday - Thursday: 9:00 a.m. - 5:00 p.m. • Friday: 9:00 a.m. - 5:30 p.m.
Miller Hill Branch Monday - Friday: 9:00 a.m. - 6:00 p.m. • Saturday: 9:00 a.m. - 12:00 Noon

DOWNTOWN - 722-9242

11 West 2nd Street
Duluth, MN 55802

KENWOOD - 724-8218

1358 West Arrowhead Road
Duluth, MN 55811

MILLER HILL - 279-DTCU (3828)

4433 Trinity Road
Duluth, MN 55811

HOLIDAY CLOSINGS

September 7 – Labor Day

www.datcu.com

E-mail: support@datcu.com

Toll Free: 800-378-DTCU (3828)

