

## Member Referral Program

Try the fun, new way to help your friends and family become members of DCCU!


When your referral opens a loan, or account with a \$50 deposit you will **each receive \$25!**\* Anyone who is eligible for membership (immediate family of DCCU members no matter where they live; or people who live or work in one of 8 south central Wisconsin counties) qualifies for this offer.

**Click on the banner at [www.dccu.us](http://www.dccu.us) to get started. It's easy to share this offer via social networks, email or text.**

\*Referred members may not have a current account relationship with DCCU or a closed account within the last 12 months. Offer may not be combined with any other offer. Current and new members must be at least 18 years old to qualify. Loan or account must be opened within 60 days of receiving offer. A \$25 deposit will be given to the new member referred to DCCU, and only one current member who referred them. This will take place within 14 days of the new member opening a qualifying account. Rewards of \$25 or more are considered taxable income therefore will be reported on form 1099 for tax filing purposes. DCCU may cancel offer at any time. \$5 savings account required. Normal credit granting and account opening standards apply.

## DCCU Calendar

**Staff Development - October 9 - Open at 1:30 PM**  
**Thanksgiving Holiday - November 23 - CLOSED**  
**Santa's Visit - December 9 - Struck Street**  
**Giving Tree Donations - accepted until Dec 15**  
**Christmas Holiday December 25 - CLOSED**  
**New Year's Holiday - January 1 - CLOSED**



**Bring Your  
Friends to  
DCCU!**

Details on back cover.

More DCCU news:

- [www.dccu.us/blog](http://www.dccu.us/blog)
- [www.dccu.us/enews](http://www.dccu.us/enews) (email newsletter)

608 256-5665 • 800 593-3228 • [www.dccu.us](http://www.dccu.us)  
 Federally insured by NCUA • Equal Housing Opportunity

# Construction at DCCU

DCCU's three main branches are currently undergoing parking lot upgrades. During construction, available parking for our members will be a top priority, but please be aware of daily changes to accessible areas. The Rimrock Road and Struck Street drive-up and ATM will be available throughout the project.

The East Washington Avenue branch drive-up service and ATM will be **unavailable**. Members are asked to please come inside during regular business hours (M-F 9-5, Sat 9-noon) for assistance. The night deposit box on the side of the building will be available and checked several times a day.



Consider other methods to access your accounts:

- Make transfers, loan payments, and check balances via **eBanking** or **Mobile App**
- Deposit checks with **Mobile Deposit**
- Visit any **CU Shared Branch** location

Thank you for your patience as we improve our branches.

*We stand for you!* Contact us at 608 256-5665 or 800 593-3228, [comments@dccu.us](mailto:comments@dccu.us), online chat at [www.dccu.us](http://www.dccu.us), or visit any branch.

## President's Report



Please find my President's Report at [www.dccu.us/blog](http://www.dccu.us/blog).

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My savings inspiration?

- fearless financial FREEDOM
- HELPING humanity
- relaxing RETIREMENT
- transformative TRAVEL
- MONEY-SMART munchkins



*"Do not save what is left after spending, but spend what is left after saving."*

- Warren Buffett

## Holiday Savings Accounts

The best way to prepare for holiday shopping is DCCU's best kept secret - the holiday savings account!\* Set up automatic transfers to deposit money regularly throughout the year and on November 1st every year the balance automatically transfers to your regular savings, just in time for holiday shopping! No more inflated post-holiday credit card bills and payments! Open your holiday savings account at [www.dccu.us](http://www.dccu.us) today!

\*Early withdrawal fee applies.