

• We stand for *you.* •



**Exciting NEW
Customizable
Savings Accounts** Details inside

More DCCU news:

- www.dccu.us/blog
- www.dccu.us/enews (email newsletter)

608 256-5665 • 800 593-3228 • www.dccu.us
Federally insured by NCUA • Equal Housing Opportunity

Savings Struggles?

Experts recommend having 8 months of income saved for surprise emergencies. Yeah, right! For many folks, building a savings account seems impossible. We all hope it will magically happen someday down the road but that someday never arrives.

If you struggle to save, you're not alone.

DCCU can help! Our Savings Builder Accounts are customizable and are specially designed to help anyone reach their savings goals. Whether it's for those surprise emergencies, a down payment on a house, or even a long awaited vacation - building your savings, even little by little, is your best financial strategy for a solid future.

The Savings Builder Account puts YOU in control. You know what you need to be successful, so show us how you'd like your account set up - we have a number of options to choose from.

DCCU is with you every step of the way: from helping you set goals, demonstrating available tools, and helping you check your progress along the way.

You can do it!

Make this the year you turn it around and be a saver! Set up an appointment for your Savings Builder Account today. Contact us at 608 256-5665 or 800 593-3228, comments@dccu.us, online chat at www.dccu.us, or visit any branch to get started.





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!*** Please enter their information in the referral system **before** they come in to open and account. 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 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, and 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.

President's Report



Please find my President's Report at www.dccu.us/blog.



Certificate Special

Move your money to Dane County Credit Union and watch it grow with these great certificate specials. Stop in any branch today!

1.61% APY* certificate for 12 months

2.02% APY* certificate for 36 months

2.42% APY* certificate for 60 months

*APY is Annual Percentage Yield. Offers good through 1/31/2018 on new money to Dane County Credit Union. Minimum certificate investment \$5000. Offer may NOT be combined with any other offer, including the anniversary offer (current rate +.50%). Penalty for early withdrawal. Certificate will automatically renew for same term at the current rate. Credit union reserves the right to cancel offer at any time. Anyone living or working in Dane, Columbia, Dodge, Jefferson, Rock, Green, Iowa, and Sauk Counties is eligible to join. A savings account with a minimum deposit of \$5 must be maintained. Nominal rate for 12 month certificate is 1.60%, 36 month is 2.00% and 60 month certificate is 2.40%.

Breaking News: Touch ID login is now available on DCCU's Mobile App!

If you need the app, search [Dane County Credit Union](#) in your app store.

DCCU Calendar

- **MLK Jr. Day - January 15 - CLOSED**
- **Presidents' Day - February 19 - all branches open at 1 p.m.**