

THE CREDOGRAPH

A publication for members of Danville City Employees Federal Credit Union

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Danville City Employees Federal Credit Union
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A Wrecked Vehicle Can Wreck Your Finances...

GAP PLUS

Guaranteed Asset
Protection Plus
(GAP Plus) is like
an airbag for your
vehicle loan.

Will you owe
more on your
vehicle loan

than your
vehicle is worth?



What is GAP?

GAP is Guaranteed Asset Protection that protects you against financial loss if your GAP protected vehicle is stolen or declared a total loss, easing your financial burden by waiving the difference between your primary insurance settlement and your vehicle loan balance.

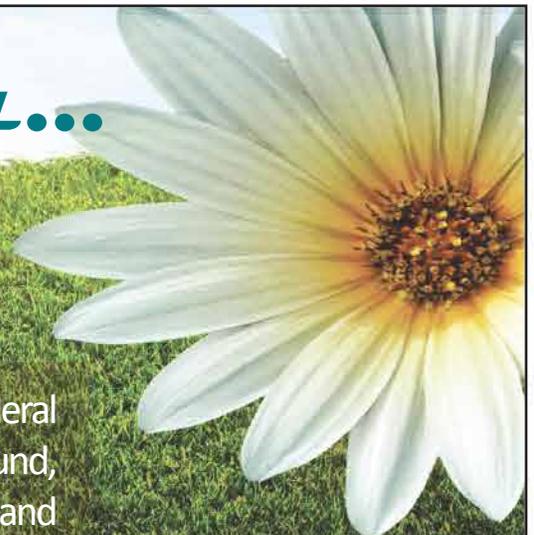
The second you drive your new vehicle off the lot it drops in value. It continues to drop. To 78% in one year, To 46% in five years. This creates a gap in coverage.

We are now offering GAP Plus
Insurance at a Low Cost on:
Motor Vehicles
Powersport
Watercraft
Recreational Vehicles

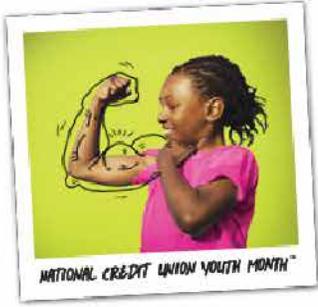
Spring Into Gear...

With an Auto Loan
From Your Credit Union

Remember that as a member of The Danville City Employees Federal Credit Union, you have access to some of the **Lowest Rates** around, **Great Terms** and **Pre-Approval**. Just stop by your Credit Union, and we will be happy to help you apply today!



National Credit Union Youth Month™



Credit Union
STRONG™
NATIONAL CREDIT UNION YOUTH MONTH™
April 1-30, 2016



During the month of April, teach your Kids and Teens the POWER of Credit Union Membership! This year's theme, CREDIT UNION STRONG, shows kids how credit unions make members and their communities stronger.

Kids under age 18 can participate at the D.C.E.F.C.U. during the month of April 1-30, 2016. During the entire month of April, any child who opens a new savings or makes a deposit to their existing savings account will be entered in a drawing at the end of the month for two drawings of \$50.00 each.

So stop by the Danville City Employees FCU during the month of April. The \$5 Membership Fee will be waived for anyone up to age 18 who opens an account.

So lets get started and PUMP UP YOUR SAVINGS!!!!

68th Annual Meeting Report

Thanks to all of our members who came out to Mary's Diner on March 22nd for our 68th Annual Meeting.

Board President, Carolyn Evans called the meeting to order and Donald Boulware blessed the meal. Following the meal reports were given to the credit union for the year 2015.

The President commented upon the challenges of smaller credit unions that are surrounded by community credit unions that have larger memberships. Mrs. Evans also noted that the D.C.E.F.C.U. is strong and our capital is well above peer average. We also have a dedicated staff that offers personal service to all of our members. It is a place where everybody knows your name.

The President was pleased to announce that Lisa P. Tickle has been named Interim Manager. She has been with the credit union for many years and is enthusiastic to take on these new responsibilities.

Elections were held with Cynthia Thomasson and Christopher (Chris) Lovell being re-elected and Jerry Rigney newly elected to serve two-year terms on the Board.

After the meeting was adjourned, there was a drawing for cash prizes.

Board of Directors

Carolyn Evans - President Scott Eanes - Vice President
Christopher Lovell - Secretary Cynthia Thomasson - Treasurer
Richard Phelps, R. Stephen Petrick, Jerry Rigney - Board Members



HOLIDAY REMINDER

The Credit Union will be closed in observance of the following Holidays:

Memorial Day
May 30, 2016

Independence Day
July 4, 2016

Free & Easy
Checking

- *NO MINIMUM BALANCE
- *NO MONTHLY FEE
- *FREE ACCOUNT ALERTS
- *FREE ATM
- *DEBIT CARD

New
Office Hours

Monday - Friday
8:30 a.m. - 5:00 p.m.



EQUAL HOUSING OPPORTUNITY

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency