

Member Appreciation Days

July 29 and 30

Stop by any branch while we celebrate YOU, our members!



Home Equity Summer Special

Rates as low as **PRIME + 0** for qualified borrowers. See a Loan Officer for complete details.

Holiday Closings

Independence Day
Monday, July 5 (observed)

Labor Day
Monday, September 6

Important Overdraft Service Information

Dear Valued Member:

We are making an important change to your Overdraft Protection service. This service, extended to members in good standing, allows us to pay withdrawals to your checking account that would cause it to become overdrawn.

Beginning August 15, 2010, you must ask us to "OPT-IN" to continue receiving Overdraft Protection for **ATM and debit card transactions**. Without this consent, we will **decline** to pay ATM and everyday debit card transactions that overdraw your account. There is no fee if we decline ATM and debit card transactions. If you do not OPT-IN, we will turn your ATM and debit card overdraft protection off on August 15, 2010. We will continue to pay overdrawn checks and automatic bill payments and charge you a fee.

Ask us for a form if you want to opt-in now. Opt-out is automatic unless you sign an Opt-In Form.

We charge a \$28.00 fee each time we pay an overdraft. If you cause an overdraft, you must pay the overdraft and fee to bring your account positive within 30 calendar days.

Presently, we will pay overdrafts up to a limit of \$400.00 including overdraft fees.

Overdrafts are paid at our discretion. Payment of an overdraft is not guaranteed.

If you receive a federal benefit by direct deposit such as Social Security or Veterans disability, you should tell us if you do not want any of your overdrafts paid.

Overdraft Protection is simply a way for us to provide a higher level of service when an inadvertent error may cause an overdraft. We thank you for your continued loyalty.

Sincerely,

Down East Credit Union



Down East Insurance Agency

The old saying goes "It's not personal, it's just business."

Well, at Down East Insurance Agency "It Is Personal." We're family and just like a family, we want every client to prosper. Down East offers a vast array of products for your Business and Personal needs:

- Commercial Insurance
- Home, Auto, Boat, RV, ATV
- Health Insurance
- Life
- Workers Compensation
- And more...
- Disability

Our clients say it best. Check out the testimonials on our website, www.downeastinsurance.com. Give us a call today at 207-737-1000 or email us info@downeastinsurance.com. Experience for yourself the Down East Insurance family brand of service.



Stacy Chenevert



Melanie Munsey



Veronica Mower



Stacy Evringham



Angela Chute



Linda Gray



Judy Mitchell

Shared Branching Puts Over 4,000 Credit Union Locations within Reach

When you're away from home, your local credit union may be closer than you think. Down East Credit Union participates in the Shared Branching Network. What does that mean to you? You can conduct the same financial transactions you do at your home branch from over 120 credit union locations in Maine and over 4,000 locations nationwide.

You can make any of the following transactions at any Shared Branch location:

- Deposits
- Transfers
- Loan Payments
- Account Inquiries
- Cash/Check Withdrawals



Best of all, you'll enjoy the same level of personal service you do with Down East. Finding a Shared Branching location is easy. Just look for the swirl logo, or follow the link from our website www.downeastcu.com.

Missing Money Found



We've saved members over \$550,000 when they refinanced loans they had elsewhere with DECU

Buy Statewide Finance Here

CONSOLIDATED SOLUTIONS
Your Credit Union Dealership Connection

At over 200 dealerships, you can finance your purchase with Down East Credit Union right at the dealership!

