

Staff
 Brenda Lippens, President
 Erik Bessonon, Vice President
 Vikki Schultz, Branch Manager
 Jamie Larson, Operations
 Joanne Snowaert, Loan Officer
 Cheryl Thompson, Loan Officer
 Crissy Segorski, Loan Officer
 Peggy Mortl, Loan Officer
 Juli Derouin, Accounting
 Michelle Flagstad, Accounting
 Cindy McDonough, New Accounts
 Emily Kleiman, New Accounts
 Jess Drazkowski, New Accounts
 Sue Farrell, Collections
 Terry Kidd, Loan Clerk
 Amy Winkelbauer, Loan Clerk
 Lesa Martineau, VISA Coordinator
 Katie Derouin, Receptionist
 Teresa Marenger, Teller
 Susan Bonno, Teller
 Becky Arkens, Teller
 Amanda Kang, Teller
 Barbara Probst, Teller
 Kammy Roberts, Teller
 Jennifer Gartland, Teller
 Amanda Seibert, Teller
 Amanda Seibert, Teller
 Jill Leisner, Teller
 Laurie Johnson, Teller
 Megan Keaneally, Teller
 Brett O'Connell, Teller

Board of Directors
 Art Messier
 Jon Liss
 Joe Bushey
 Tom Carviou
 Scott Fritz
 David Perrault
 Joanne Steff

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 Wells Branch: (906) 789-6680
 Fax: (906) 789-6688

NOTE: Rates and terms in this newsletter, although current as possible are subject to change without notice and all loan applications are subject to credit approval.



Mad Money Drawing*

We are giving away \$100.00 CASH
 in our Mad Money Cash Give-a-way!

Return this certificate to us by September 30th, 2008
 to be in on the drawing. Good Luck!

NAME	
ADDRESS	
PHONE	
ACCOUNT NO.	

Ruth Campbell was the winner of our last Mad Money Drawing!

Many Thanks!

Your credit union could not survive without the help of the many people who volunteer their time and talent to making the credit union run smoothly. To the people who serve on the board of directors and committees, to those who help with our annual meeting and special activities, we offer a big "thank you" for your efforts. We realize that time is precious, and when it comes to offering your assistance, you have many choices to which you can devote your time and talent. We're glad you choose to devote at least a portion of your volunteer efforts to your credit union. Your volunteerism is what makes your credit union unique among financial institutions in making affordable financial services available to our members.

Protect Your Social Security Number

- * Never give your SSN (Social Security number), account numbers, passwords, mother's maiden name, birth date, PIN (personal identification number), or personal information over the phone, unless you initiated the call.
- * Ask, "Why do you need it?"
- * Don't put your SSN on your driver's license.
- * Don't carry your Social Security card in your wallet or pocketbook unless you need it that day.
- * Never use the last four digits of your SSN as a PIN. Memorize your PINs!
- * Don't let store clerks write your SSN on checks as identification.
- * Don't have your SSN preprinted on checks.

Operating Hours

Drive-in - Main Office

Mon. thru Thursday.....8:30 a.m. - 5:00 p.m.
 Friday.....8:30 a.m. - 6:00 p.m.
 Saturday.....8:30 a.m. - 1:00 p.m.

Lobby - Main Office

Mon. thru Friday.....9:00 a.m. - 5:00 p.m.
 Saturday.....9:00 a.m. - 12:00 p.m.

Drive-in - Branch Office

Mon. thru Thursday.....9:00 a.m. - 5:00 p.m.
 Friday.....9:00 a.m. - 6:00 p.m.
 Saturday.....9:00 a.m. - 1:00 p.m.

Lobby - Branch Office

Mon. thru Friday.....9:00 a.m. - 5:00 p.m.
 Closed Sundays and Major Holidays.
 Night Deposits can be made in the Drive-In.



Fall GREETING

CEO Update



Times are tough. We all know it, and with the daily news coverage of our dreary economy, it's impossible to forget it. The media recently produced a flurry of new stories on banks and whether depositors' money is safe. In fact, a few members inquired with us as to the safety of their deposits. We are proud to report that Delta County Credit Union has very strong reserves, well above what is considered "well-capitalized" by bank and credit union regulators. DCCU has safe lending practices, having various requirements of members when applying for home and other loans and does not offer risky loans nor sacrifice loan quality in an effort to enhance loan volume and earnings.

Although some financial institutions have struggled to survive through the recent economic downturn, your Credit Union continues to thrive. In fact, Delta County Credit Union has once again achieved the highest 5-Star rating from BauerFinancial Inc., the nation's leading independent bank and credit union rating and research firm. The 5-Star rating is based on the overall financial picture of the institution and indicates that DCCU is one of the strongest credit unions in the nation.

We are proud of these achievements. DCCU continues to provide the safety and security that our members need in troubled times. You can always rest assured that your savings are federally insured up to \$100,000 by the National Credit Union Share Insurance Fund (NCUSIF), and Individual Retirement Accounts are insured separately up to \$250,000. The NCUSIF is administered by the National Credit Union Administration, an agency of the federal government.

Times may be tough, but we'll make it through this together.

Brenda Lippens

New Ways to Find Surcharge-Free ATMs

Delta County Credit Union is pleased to announce two new ways for you to find any of the 25,000 CO-OP Network surcharge-free ATMs – by text messaging and by GPS! Whether you are traveling across town or across the country, finding a surcharge-free ATM has never been easier.

From any mobile phone, simply send a text with your current location – address (including city, state), zip code or intersection – to **692667** (MYCOOP). The service replies to messages with ATM locations within one minute. If you need more locations, simply text "more" and the service will send the next nearest ATM locations. This is a free service. Only standard text messaging rates as set by your mobile carrier apply.

If you have a global position system (GPS), you can now use it to download the CO-OP Network database of 25,000 surcharge-free ATMs. You'll receive free turn-by-turn directions to the ATMs.

Don't have a mobile phone or GPS? Go online to www.deltacountycu.com to find a surcharge-free ATM near you.

We would like to recognize the following employees for their years of service:

October:

Emily Kleiman- 19 years

December:

Katie Derouin- 4 years

Important Numbers

Lost or stolen VISA	1-800-828-3901
After hours- Lost or stolen VISA	1-800-991-4961
VISA out of the Country	1-410-581-9994
Lost or stolen ATM/Debit	1-800-754-4128

Holiday Closings

Thanksgiving Day – Thursday, November 27th
Christmas Day – Thursday, December 25th
New Year's Day – Thursday, January 1st

Applicants Wanted!

The Nominating Committee is now accepting applications for two positions on the Board of Directors. These positions will be voted upon in our lobby for two weeks prior to our annual meeting which will be held on March 14, 2009.

If you are a member of DCCU in good standing, you are eligible to run for the Board of Directors. Directors help create policy and procedures for the credit union to ensure safe operations. Members of the Board of Directors are all volunteers who receive no salary for their work. This is one of the unique aspects that make credit unions operate differently than banks. Members who are interested in running for one of these positions should contact a committee member prior to November 30, 2008. Committee members are:

Scott Fritz 789-1535
Tom Carviou 789-5189
Art Messier 786-2860

Come Join the Celebration!

**National Credit Union Week
October 13-17, 2008**

It's that time of year again! Time to celebrate National Credit Union Week. Besides giving us an excuse to have treats and fun activities in our lobby, it provides us an opportunity to thank all of you, our valued members, for your continued support over the years.

We will have something planned every day during the week.

Monday we will be having a bake sale with the proceeds going to the Escanaba High School Athletics and Activities Department.

Join us on Friday, October 17th, for our Member Appreciation/Tailgating Party. We will be serving hotdogs, brats, chips and pop at both offices from 10-3.

You will also have an opportunity to sign up all week for some great prizes—especially a pair of tickets for the Packer/Bears game on Sunday, November 16th.

Watch the newspaper, website and our lobbies for more details as the week gets closer.

Thank You, Vets!

November 11 is the day we pay tribute to our U.S. military veterans and honor those who have given their lives in the service of our country. Your credit union offers a heart-felt thank you to those who have served and those who continue to serve, in order to preserve our nation's freedom.

The Votes Are In!

Delta County Credit Union has won the Daily Press Readers Choice Award 2008!

We won in 3 different categories:

**Best Credit Union
Best Mortgage Lender
Best Customer Service**

We will continue to take care of our member's financial needs by providing outstanding service. Thank you for taking the time to vote for us!

Go Green Promotion

Go green and take your banking in a new direction!

Sign up for e-statements and online banking...it's fast, easy, and FREE!

Sign up October 1st through November 29th and your name will be placed in a drawing for a Garmin Nuvi 360 GPS Navigation System.



Loan Update

Toy Loan Special: Through the month of October the Credit Union is offering a loan special at 4.75% APR for new and used toys financed at the Credit Union. In addition to the special loan rate, each member, who takes out one of these loans, will be placed in a drawing for a \$500 gift card to be given away in early November. Thus you get what you want and they can get what they want. So you can either share the gift card with your significant other or spoil yourself further. Stop in for more details.

Mortgage Rates Trend Downward: As of the middle of September, mortgage rates have fallen back into the 5% range depending on length of term. What does this mean? Maybe it is time to consider refinancing for a lower rate and maybe even a shorter term. The interest cost savings can be substantial over the life of the loan. Lower rates may also benefit buyers who are looking for a new home. Another consideration to refinance is the paying off of higher rate accounts or consolidation of debts.

Overall Loan Demand: Through the first three quarters of the year, the loan portfolio has grown at Delta County Credit Union by \$2 million. Loan demand has been surprisingly strong despite tough state and national economic conditions. Real estate refinances and new home-equity loans have been popular. Fixed rate, secondary market mortgages now have a balance over \$37 million. Consumer borrowing has been okay, but no one area stands out as being exceptionally strong.

Time to Start Your New Christmas Club!

It's that time of year again! It's time to start a new Christmas Club Account. Dividends will be paid on your existing club account on September 30th and then your Christmas Club balance will be transferred to your savings account. This transfer process is necessary to show that the account has matured for the year. We can easily transfer the funds back into the Christmas Club after October 1st. Be sure to ask for your free gift when you make your first deposit into your 2008/2009 Christmas Club account.

Planning for the Holidays!

The holidays always seem to be just around the corner. It won't be long before families are exchanging presents. Holidays and gifts can take a big bite out of your budget so planning ahead will help keep your budget under control.

It is important not to get caught up in the last minute emotion of the season and spend more than you planned. Holiday overspending ruins many festive occasions and can result in long repayment schedules.

The following are suggestions to help relieve holiday stress:

- *Shop early for gifts. This allows you to take advantage of sales, specials and bargains.
- *Make your own gifts. Use skills you have to sew, bake, paint or make crafts.
- *Don't be a "One gift for you...one gift for me" shopper!
- *Use layaway plans if possible.
- *If you have a large family, consider drawing names to exchange gifts.
- *Shop your local craft fairs and shows for specialty items.
- *Family members would appreciate an IOU to mow the lawn or wash the car in the spring.
- *If you plan to fill stockings for the children, try putting a few pieces of fruit in the bottom first.
- *Know your merchants' return policies before buying.

Don't forget to plan ahead for expenses such as holiday decorations, special candies, baking supplies, increased utility bills, food consumption and wrapping paper. These expenses are rarely considered and can really add up fast.

Need help with a holiday budget? As a member of Delta County Credit Union, you can take advantage of the Accel program, a free financial education and counseling program. Accel counselors are available Monday through Thursday 8 a.m. to 10 p.m. (EST), Friday 8 a.m. to 7 p.m. and Saturday from 9 a.m. to 1 p.m. To use this new service, simply call 1-877-33ACCEL (332-2235) or visit them on the web at www.accelservices.org.