

Domino Federal Credit Union

Atlanta • Domino • Texarkana

Fall 2017



The REAL Treat this Fall!

Domino FCU has GREAT Rates for YOU!

Auto Loans 2.89% Up to 72 Months W.A.C.*

*With Approved Credit. APR = Annual Percentage Rate. Refinance Rate only available when you refinance from another financial institution. Rate and Term based on Year Model, Credit Score and Amount Financed.

Rates Subject to change. Federally Insured by NCUA



Notice of Negative Information (Pre-Sharing)

Federal Law requires us to provide the following notice to consumers before any "Negative Information" may be furnished to a nation wide consumer reporting agency. "Negative Information" means information concerning delinquencies, late payments, insolvency, or any form of default.

This notice does not mean that we will be reporting such information about you, only that we may report such information about consumers that have not done what they are required to do under our agreement.

After providing this notice, additional negative information may be submitted without providing another notice.

We may report information about your account to credit bureaus. Late payments, Missed payments, or other defaults on your account may be reflected in your credit report.

Debit Card Limits

Now that the Holiday Season has arrived, Domino FCU wants to remind you of your Daily Debit Card Limits.

Rolling 24 Hour Period (12 A.M. to 12 A.M.)

ATM (Cash Withdrawals) - \$500.00

POS (Purchase Using Your Pin) - \$2,000.00

Credit (On-Line Purchase) - \$1,000.00

Credit (In Store Purchase) - \$1,500.00

To request a temporary increase for Large Christmas Purchases that Exceed Your Daily Limits, you may contact the credit union.

BEWARE: Businesses where you use your Debit Card to Reserve: Hotel Rooms, Vacations, Rental Cars or Air Fares typically Preauthorize (Place a Hold) on Your Checking Account For a Larger Dollar Amount than what the Final Purchase Price will be.



International Credit Union Day 2017

International Credit Union Day is an opportunity to say "Thank You" for being a member of Domino FCU. Stop by one of our locations on Thursday October 19, 2017 for refreshments.



Let Domino FCU Wrap Up Your Christmas!



SKIP A PAYMENT POLICY AND AGREEMENT

You may be eligible to skip your monthly loan payment, provided that all of your Domino Federal Credit Union accounts are in good standing, current and this document is completed in its entirety and turned in at least 10 days prior to the loan due date.

- A \$25.00 processing fee will be required for each loan before the Skip A Payment is processed.
- Only 1 Skip A Payment is allowed every 6 months on each qualifying loan.
- Your interest will continue to accrue and the skipped payment will cause your loan to extend beyond the original maturity, which may change the total amount and schedule of repayment. All other terms and conditions of the loan will remain unchanged.
- If your loan is insured with Credit Life and/or Disability, your monthly premium for coverage will still be added to the loan on the skipped month. Refer to contract for loans with GAP coverage.
- All parties of the original agreement including any co-borrower or owner of collateral must sign the Skip A Payment form.
- Loans that are NOT eligible and do not qualify for the Skip A Payment program include Real Estate Loans, Visa and Visa Gold Credit Card Accounts, loans with less than a three month payment history, delinquent loans and accounts not in good standing, and / or delinquent loans and accounts not in good standing.

Turn your completed form into the loan department at any branch or mail this form to: DFCU, P.O. Box 7509, Texarkana, TX 75505. Call us at (903)792-8651 if you have any questions.

Member # _____ Member Name _____
(One member number per page)

Best phone number to be reached at _____

Circle the month you'd like to skip: NOVEMBER DECEMBER JANUARY Year _____

<u>Loan #</u>	<u>Payment Amount</u>	<u>Frequency</u>	<u>Re-Start Date</u>	<u>Payment Source</u>

All borrowers agree to skip a payment. All borrowers must sign. Request must be approved by a loan officer.

Primary Member's Signature _____ Date _____

Co-Borrower's/Collateral Owner's Signature _____ Date _____

Receiving Employee _____	Date _____
Approving Loan Officer _____	Date _____
File Maintenance Complete _____	Date _____



HOLIDAY CLOSINGS

Columbus Day

Monday, October 9th

Veteran's Day

Friday, November 10th

Thanksgiving Day

Thursday, November 23rd

Christmas Day

Observed

Monday December 25th

New Year's Day

Observed

Monday, January 1st

OFFICE LOCATIONS

INTERNATIONAL PAPER MILL

(903) 796-7909

Fax (903) 796-9901

8:15 a.m. – 4:30 p.m.

Monday – Friday

TEXARKANA

2208 Kennedy Lane

(903) 792-8651

Fax (903) 792-2684

Lobby

Monday-Friday

8:30 a.m. – 5:00 p.m.

Drive Thru

Monday – Friday

8:00 a.m. – 5:30 p.m.

ATLANTA

901 W. Main

(903) 796-0004

Fax (903) 796-0640

Lobby

Monday – Friday

8:30 a.m. – 5:00 p.m.

Drive Thru

Monday – Friday

8:00 a.m. – 5:30 p.m.

LIBERTY-EYLAU

4702 S. Lake Drive

(903) 832-3906

Fax (903)838-2689

Lobby

Monday – Friday

8:30 a.m. – 5:00 p.m.

Drive Thru

Monday – Friday

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

AUDIO TELLER

(903) 794 – RITA (7482)

BOARD OF DIRECTORS

Troy Ashmore, Chairman

Leonard Griffin, Vice-Chairman

David Cothren, Secretary/Treasurer

Frankie Elijah

Boyd McCright

Roger Matlock

Donna Shipp

SUPERVISORY COMMITTEE

Phil McCoy - Chairman

Boyd McCright

Marsha Moore



"Federally Insured by NCUA"