

# Rate Guide

## Auto Loan

as low as  
**6.65 APR\***

## Rainy Day Savings

**2.00 APY\*\***

## VISA® Credit Card

as low as  
**10.90 APR\***

## First Mortgage

rates fluctuate daily  
For current rates  
call DUFCU at  
**919-684-6704**

\*APR=Annual Percentage Rate. Rates as of March 1, 2007. Rates subject to change without notice. Rate quoted is lowest for qualified applicants. Other rates and terms available. See loan representative for details.  
\*\*APY=Annual Percentage Yield. Call 919.684.6704 or 866.MYDUFCU (693.8328) for more details.



### Additional security, right at your fingertips.

If you use DUFCU's i-Services, you already know how convenient it is to pay bills, check balances and make transactions from your computer. But you should also know that our Internet services are incredibly secure, too.

In fact, recent upgrades will make all of our Internet services more secure than ever before. When you visit [www.dukefcu.org](http://www.dukefcu.org) in the coming months, you'll notice changes in the way you identify yourself and gain access to your accounts. This new process is easy to use, and it adds an additional layer of protection to your accounts. It's another way we're helping you avoid identity theft.

### Not signed up for i-Services yet?

Visit [www.dukefcu.org](http://www.dukefcu.org) and sign up for i-Access and i-Bill Pay today.



### Control your money before it controls you.

If you think you aren't very good at saving money, you're not alone. According to a 2007 CBS News report, the average American spends more money than he earns. It's a scary statistic, and it definitely has lasting consequences. If an individual is constantly paying off debt he can't afford, it's difficult to save for long-term goals like a child's college education or retirement.

At Duke University Federal Credit Union, we believe it is possible to build wealth—no matter what your current salary. But first, you need a smart savings strategy tailored to your lifestyle. This critically important tool combines liquid savings accounts (perfect for emergencies) with long-term options like stocks, bonds or certificates of deposit. It also includes a budget. Once you understand your spending habits, you'll have a much better idea of how you can stay away from debt by saving more.

And in order to save more, you've got to spend less. Easier said than done? Maybe. But why not start by writing down your spending habits for a month or two? Chances are, you'll start seeing trends—like a daily coffee fix, weekly dinners out, or a monthly lawn-mowing service. Evaluating your expenses often means re-evaluating your priorities. But if you can cut out unnecessary expenses and put the funds toward savings, it's definitely worth it.

If you're ready to save, you can count on unbiased advice from your Credit Union. Give us a call at 919.684.6704 to get started today.



If you aren't currently a saver, then your first goal is to save three to six months' living expenses in an easy-to-access account. This emergency nest egg will help you avoid debt in the event of an unforeseen expense, like a car repair, a medical bill, or the loss of a job. Open a DUFCU Savings Account or choose a flexible Money Market Account with a higher savings yield. Remember: You want a liquid account you can tap into at a moment's notice.

For long-term savings, a DUFCU Certificate of Deposit is a great choice. You'll enjoy a guaranteed rate of return, and with terms from three to 36 months, you can invest as long as you like. We also have Individual Retirement Accounts (IRAs), Savings Bonds, Holiday Club Accounts and more. And when you choose to divert funds through payroll deduction, you may not even feel the pinch.

## Duke University Federal Credit Union

### BOARD OF DIRECTORS

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We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

Your savings federally insured to at least \$100,000 and backed by the full faith and credit of the United States Government.

## NCUA

National Credit Union Administration  
a US Government Agency.

1400 Morreene Road • 3808 Guess Road • Duke North Express Center • Durham, NC 27705 • 919.684.6704

### Mark your calendars and make your voice heard.

#### DUFCU's 2007 Annual Meeting

- Refreshments beginning at 4:30 pm
- Annual Meeting from 5:15 to 6:30 pm  
Wednesday, April 25, 2007
- Sarah P. Duke Gardens— Doris Duke Center, Kirby Horton Hall
- Questions and door prizes to follow the meeting

As a member of DUFCU, you're also an owner. And that means you have an important role in shaping the future of this Credit Union—its processes, its procedures and its products. The Annual Meeting is the perfect opportunity to learn about DUFCU's accomplishments in 2006, while also making your vote and your voice heard in 2007.

### Announcing higher yields and added savings.

Thanks to flexible new terms and higher yields on savings products, DUFCU makes it easier to save more. It's the perfect opportunity to invest in your future.

- **DUFCU Share Accounts**—Dividends have increased to 1% on Regular Share Accounts. Vacation/Holiday Share Accounts receive 1% (with a withdrawal fee of \$5) and Rainy Day Savings receive 2% (with a withdrawal fee of \$25). Call 919.684.6704 or 866.MYDUFCU (693.8328) for details.
- **DUFCU Money Market Accounts**—Start saving with as little as \$500 and take advantage of a yield our competitors give only to those with super-high balances. If you have more to invest, you can benefit from our new tiered approach. With a \$10,000 minimum, we add a .5% bonus. Invest \$25,000+ and enjoy a 1% bonus. Just open a new tiered account to qualify.
- **DUFCU Certificates of Deposit**—Invest just \$500 in this timed account and benefit from a rate that's typically .25% higher. Invest \$10,000 and receive a .5% bonus; invest \$25,000 and receive a 1% bonus.



Perkins Library



American Tobacco Complex



Reaia Wilson, Administrative Assistant for Nurse Recruitment, Duke Health System Member since 2005

## New DUFCU ATMs MEAN AUTOMATIC CONVENIENCE.

Duke University Federal Credit Union is now more convenient than ever before thanks to the addition of two new ATMs. The first is located in the Perkins Library, so it's easy to access if you work near Duke University's West Campus. The second ATM is located in the American Tobacco Complex (near Starbucks), which is adjacent to the Durham Bulls Athletic Park. Collect your hot dog-and-peanuts fund before you walk over to catch the game. Or, check your DUFCU account balances, make a deposit, transfer funds between accounts, or make a loan payment.

For a full list of convenient DUFCU ATM locations, visit us online at [www.dukefcu.org](http://www.dukefcu.org) today.

Where to Find Us...	Main Branch	Guess Road	Duke North Express Center
<b>Location</b>	1400 Morreene Road	3808 Guess Road	PRT Level, PGII
<b>Hours</b>	Monday - Thursday: 8:00 am - 5:00 pm Friday: 8:00 am - 5:30 pm	Monday - Thursday: 8:00 am - 5:00 pm Friday: 8:00 am - 5:30 pm	Monday - Friday: 7:30 am - 11:00 am 12:00 pm - 3:30 pm
<b>Drive-Thru Hours</b>	Monday - Thursday: 8:00 am - 5:30 pm Friday: 8:00 am - 6:00 pm	Monday - Thursday: 8:00 am - 5:30 pm Friday: 8:00 am - 6:00 pm	
<b>Capabilities</b>	Drive-thru & walk-up teller; drive-up ATM; on-site financial advisor, financial guidance counselor, mortgage representative & member services representatives; Internet account access	Drive-thru teller; drive-up ATM; on-site financial advisor, financial guidance counselor, mortgage representative & member services representatives; Internet account access	Electronic access to accounts via ATM/Internet/Phone - 24 hours/day, 7 days/week; walk-up ATM; on-site member services representatives; Internet account access; telephone account access



### Start saving for your own home sweet home with help from DUFCU.

It's easy to close your eyes and imagine owning your own home. The white picket fence, the sunny kitchen, the backyard that's perfect for a late afternoon game of catch. But once you open your eyes, how do you turn the dream into reality?

Duke University Federal Credit Union can guide you through the home-buying process, one step at a time. True, it takes dedication. And as anyone who has looked at real estate listings knows, there are high costs involved in owning a house. But if you can anticipate some of these costs, and if you're committed to save for it, the American Dream of home ownership really is possible.

Here, we've broken down a list of the most common major expenses involved in buying a house. Prepare for them and you'll be prepared to buy.

**The Down Payment.** This is the most significant initial cost, but the good news is that it's not nearly as expensive as it once was. Now, you can typically buy a home with just 3 to 5% of the purchase price. Granted, the more you can add to your down payment, the smaller your mortgage payment. So, it's always a good idea to save more than you think you'll need.

**The Mortgage Insurance.** If you put less than 20% down, you'll probably need to purchase mortgage insurance. A DUFCU Home Express Loan can help you avoid this cost by offering you two mortgages; one mortgage covers 80% of the purchase price and the second mortgage covers 20%. This plan keeps you from unnecessary mortgage insurance charges.

**The Earnest Money.** This cash deposit (typically 2% of the home price) is submitted with your offer and deposited into an escrow account. It shows you're really truly interested in buying. If the offer is accepted, these funds are automatically credited toward closing costs. If it's rejected, the funds are returned to you.

**The Closing Costs.** Add up all the fees associated with the sales transaction—the attorney's fees, the title insurance, the tax escrows and more—and you'll end up with closing costs. Typically, these add up to 3 to 5% of the loan amount.

**The Reserve Fund.** It's a smart idea to have two or three month's worth of mortgage payments at your disposal. Put this money into your DUFCU Share Account or Money Market Account, and you'll be prepared in the event of an emergency.

**Ready to learn more?** Attend one of DUFCU's free Home Buying Seminars and you'll be even more prepared for home ownership. We're offering seminars on: April 24, April 30, May 22, June 12 and June 13, 2007. For specific times and registration details, visit [www.dukefcu.org](http://www.dukefcu.org) and click on the event calendar.

# Did You Know?

Did you know DUFCU members won Duke Men's and Duke Women's basketball tickets? Members who visited our website during January and February and shared their email address with us were automatically entered to win. Congratulations to the lucky winners!

Did you know DUFCU offers free Financial Seminars? Visit [www.dukefcu.org](http://www.dukefcu.org) and click on the Event Calendar Quick Link for descriptions and to register.

Did you know DUFCU supports Angels Among Us? This important event, which includes both a 5K Run and a Family Fun Walk, raises money to support the Preston Robert Tisch Brain Tumor Center at Duke. Join DUFCU in supporting the event on April 28, 2007. Visit [www.angelsamongus.org](http://www.angelsamongus.org) for more info.

Did you know you can help raise money for Duke Children's Hospital & Health Center. Join us for the 34th annual Duke Children's Classic on May 19-20, 2007 at the Duke University Golf Club, and kids are welcome to come out and enjoy KidZone (admission is free). Interested in getting involved as a sponsor or volunteer? Visit [www.dukechildrens.org](http://www.dukechildrens.org) for more info.

Did you know that our branches will be closed in observance of the following holidays?

- Memorial Day - Mon., May 28th
- Independence Day - Wed., July 4th