

<h1>Rate Guide</h1>	<p>Auto Loan</p> <p>as low as</p> <p>6.50% APR*</p>	<p>VISA® Credit Card</p> <p>as low as</p> <p>10.90% APR*</p>	<p>First Mortgage</p> <p>rates fluctuate daily</p> <p>For current rates call DUCFCU at 919-684-6704</p>
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*APR=Annual Percentage Rate. Rates as of June 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.MYDUCFCU (693.8328) for more details.

Build a wealth of financial savvy. Learn how with DUCFCU Seminars.

The more you learn about the world of finance, the more confident you'll be when it's time to choose a credit card, buy a house, or save for retirement. That's why Duke University FCU offers seminars on a wide variety of financial topics. We steer clear of hard-to-comprehend lingo and focus on teaching you financial tips you can really use. Plus, every class we offer is free!

Here's a schedule for our upcoming classes. If you'd like to learn more, or if you'd like to register for a class, simply visit www.dukefcu.org and click on the Event Calendar Quick Link to sign up or read descriptions of upcoming seminars. You can also call Scottie at 919.684.6704 ext. 365. We'll see you there!

JULY SEMINARS:

- July 10—Solving the Mystery of Credit Reports
- July 11—Drive Away Happy: Car Buying Decision
- July 16 and July 24—Homebuying
- July 17—Retirement Strategies for Life
- July 23—Plastic Surgery

AUGUST SEMINARS:

- August 6—Investment and Retirement
- August 7 and August 8—Homebuying
- August 13—Ten Steps to Financial Success
- August 14—Psychology of Spending
- August 21—Retirement Strategies for Life

SEPTEMBER SEMINARS:

- September 10 and September 25—Homebuying
- September 11—Plastic Surgery
- September 12—Revisioning Retirement
- September 17—Retirement Strategies for Life
- September 18—Identity Theft



July 2007
www.dukefcu.org

The more you save, **THE MORE YOU EARN.**

Enjoy DUCFCU's new bonus rates on Money Market Accounts and Certificates of Deposit.

As a Duke University Federal Credit Union member, you're incredibly important to us. We want you to know that we're always here for you—whether you need quality financial products or some friendly advice.

To show you how much we appreciate your business, we're introducing an exciting new bonus rate on our Money Market Accounts and Certificates of Deposit. Basically, the more you invest, the more your rate increases. And the more your rate increases, the more money you earn. This great program helps you save more, while creating a plan that suits your lifestyle.

Need flexibility? Choose a DUCFCU Money Market Account and enjoy accessibility. Get started with as little as \$500, or invest more and take advantage of our new tiered approach to investing. Add \$10,000 to your account and we'll give you a .5% rate bonus. Or, receive a 1% rate bonus when you bump your investment up to \$25,000.

Have a little more time to invest? Consider a DUCFCU Certificate of Deposit, with terms ranging from 6 to 36 months. This timed account can be opened with just \$500, or you can earn a higher rate by saving more. Invest \$10,000 and receive a .5% bonus; invest \$25,000 and receive a 1% bonus. Either way, you'll be taking advantage of a rate that's typically .25% higher than our closest competitor.

At DUCFCU, we're here to help you save more and earn more. If you'd like to experience all the benefits of our new rate bonus program, give us a call at 919.684.6704 today.



Invest with DUCFCU and earn more.

Money Market Accounts

\$10,000
 minimum receives a .5% bonus

\$25,000+
 receives a 1% bonus

Certificates of Deposit

\$10,000
 minimum receives a .5% bonus

\$25,000+
 receives a 1% bonus

Minimum Account Balance	Dividend Rate*	APY*
Money Market		
Money Market - \$500	1.17%	1.18%
Money Market - \$10,000	1.67%	1.69%
Money Market - \$25,000	2.17%	2.19%

Premium Share Certificates

6-12 month term		
\$10,000	4.12%	4.16%
\$25,000+	4.62%	4.67%
13-24 month term		
\$10,000	4.16%	4.20%
\$25,000+	4.66%	4.71%
25-36 month term		
\$10,000	4.59%	4.64%
\$25,000+	5.09%	5.14%

*APY = Annual Percentage Yield. Dividend Rates and APYs are effective as of June 1, 2007.

Our 2007 Annual Membership Meeting was a huge success.

Held on April 25th in the Sarah P. Duke Gardens, this was an important opportunity for all members to share their thoughts and suggestions for the credit union's future. Todd Leovic and Steve Smith were elected to the Board of Directors, and Dorothy Clark has been re-elected to her position. **Thanks to all who attended!**

Duke University Federal Credit Union

BOARD OF DIRECTORS


Leroy Lee, Chair
 Dean Freck, Vice Chair
 Mike Hennessy, Treasurer
 Susan Creekmuir, Secretary
 Dorothy Clark
 Irene Jasper
 Todd Leovic
 Steve Smith
 Joyce Williams

SUPERVISORY COMMITTEE

Edwin Noga, Chair
 Julie Easter
 Delores Taylor
 Joyce Williams

EXECUTIVE TEAM

Lee Fogle, CEO
 Dan Berry, COO
 Mark Suggs, Dir. Of Operations
 Sophia Perry, Dir. Of Member Services



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



DUFUCU is on the move. OPENING IN FALL 2007, OUR NEW LOCATION COMBINES TECHNOLOGY AND TRADITION.

Duke University Federal Credit Union is proud to announce the upcoming move to our new main office. Centrally located in Erwin Square Plaza at 2200 West Main Street in Durham, the opening is officially scheduled for Fall 2007.

We will be consolidating both the Morreene Road and Guess Road offices into this new main office location, which allows us to provide you with added services and improved technology. It also allows us to keep up with the needs of our members.

"Our members are telling us that they need more ATMs," says Lee Fogle, CEO of Duke University FCU. "Almost 95% of credit union transactions are now done remotely via debit cards, ATMs, and the Internet. This trend has lessened the need for branches, and has heightened the need for technology."

By consolidating resources, your Credit Union can devote more energy to building convenient new ATMs and service centers. But at the same time, we're making sure our new Erwin Square location is comfortable and convenient for you. We're expanding drive-thru services, so you can complete your transactions easily. Or, come inside and you'll find a relaxing lobby complete with Internet kiosk, a coffee bar, ATM and coin machine.

Plus, our member service areas and lending center will also be expanded to offer better service. We're also adding a new Financial Education Center, as well as a Community Conference Room. We're here to be an integral part of the Duke community, and we want all of our members to feel comfortable in our new space.

Look for more details on our new office and our grand opening celebration in the next issue of The Express!

Where to Find Us...	Main Branch beginning Fall 2007	Duke North Express Center
Location	Erwin Square Plaza 2200 West Main Street, Durham	PRT Level, PGII
Hours	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
Drive-Thru Hours	Monday - Thursday: 8:00 am - 5:30 pm Friday: 8:00 am - 6:00 pm	
Capabilities	Drive-thru & walk-up 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

How to spot a scam: When a great deal isn't the real deal.

You know you're too smart to get suckered by a scam. But the problem is, scammers are smart, too. And they're constantly changing their tactics, trying to figure out a new and better way to steal your hard-earned money. If you'd like to protect yourself from becoming a victim, it's a good idea to keep up with the latest in fraud trends.

Congratulations, You've Won A Million Dollars!

At least that's what the criminal wants you to believe. They'll send you an email or letter, or they'll call you on the phone to tell you the "good news"—that you've won the lottery. The only problem? Your "winnings" are in another state or country. And according to the con artist, you'll need to complete paperwork and send in money to cover "taxes, fees or legal costs." Unfortunately, once you send or wire money, you get absolutely nothing in return.

HOW TO AVOID IT: Never, ever pay money in order to receive a prize. Not only is it a sure sign of a scam, it's also illegal. Buying foreign lottery tickets violates federal law, too.

Oops, I Added an Extra Zero!

Let's say you've finally decided to sell that tiara you wore to your senior prom. You put it up on an online auction site, and all of the sudden, you've got a buyer. Hooray! But when the certified check arrives in the mail, it's for \$500 as opposed to the \$50 you were expecting.

You contact the buyer, who apologizes profusely for the mistake. But instead of asking you to destroy the check, she asks you to deposit it and then wire the excess money back to her. A few weeks later, the buyer's check is returned as a fraud—and you're out \$500. (Not to mention the tiara.)

HOW TO AVOID IT: No matter how friendly the buyer seems, don't wire money to someone you don't know. Cashier's checks and postal money orders can be counterfeit, and it often takes weeks to detect a fraud.

Don't Get Taken for a Ride.

You're ready to buy a car, and an online auction has the perfect one for you. Plus, it's listed for less than the suggested value. You make the purchase—via instant cash transfer or through an escrow service that looks legitimate—but then, the car never shows up in your driveway.

HOW TO AVOID IT: Scammers can copy legitimate pictures, details, even the real seller's info. If you're buying through an online auction, always make the purchase through the auction's site. Never use instant cash transfer services.

Ask your Credit Union.

At Duke University Federal Credit Union, we work hard to raise fraud awareness among our members. Check out our website at www.dukefcu.org for the absolute latest in fraud trends and prevention. And above all, remember that if it sounds too good to be true, it probably is.

Did You Know?

Did you know your Credit Union makes it easy to shop for a new car? We have partnered with over 80 triangle-centered Credit Union Direct Lending (CUDL) approved dealers. You can buy your car AND get your DUFUCU auto loan at any CUDL dealer without having to go to a DUFUCU branch – unless, of course, you want to show off your new car! For details, visit www.cudlautosmart.com.

Did you know that Labor Day will be here sooner than you realize? Your Credit Union will be closed on Monday, September 3rd, 2007 in honor of Labor Day. Enjoy the long weekend!

Did you know you can dream big? And if you're ready to achieve your biggest dreams, Duke University FCU can help you start saving for them. Tell us what you're dreaming of, even if you think it's impossible. We'll encourage you and help you take steps to make your big dreams reality. Come in and talk to us today.

Did you know we have several convenient new ATMs? One is located in the Perkins Library, so it's great for those who work near Duke University's West Campus. The second new ATM is located in the American Tobacco Campus (near Starbucks). And don't forget, you can see account balances and make withdrawals at all CashPoints ATMs without a fee.