

EDGE

earthmover

You've Got the Best. Now Get the Rest!

As a member of Decatur Earthmover Credit Union, you more than likely have a checking account, savings account and maybe even a loan or two. When thinking about why you came to DECU for that car loan or checking account, we're certain it was for our low rates and/or our excellent customer service. Did you know Earthmover is a full-service financial institution? Why stop at a loan or savings account? Now that you've gotten a taste of the "Best", get the "Rest"!

At Earthmover Credit Union, we offer a full range of financial products and services:

- Savings Account
- Checking Account
- Money Market Account
- Christmas Club
- Vacation Club
- Traditional IRA
- Roth IRA
- Coverdell IRA
- Share Certificates
- Golden E Club
- Earthmover Teen Club
- Kids Club
- American Express Travelers Cheques & Cheques for Two
- Discount Theme Park Tickets
- ATM Cards
- Debit Cards
- DECU Audio Response
- Home Banking (www.decu.com)
- Online Bill Pay
- Payroll Deduction
- Direct Deposit
- Vehicle Loans
- Visa Classic, Visa Gold, Platinum
- Visa, Student Visa, Standard Visa, 0% Visa, Home Equity Visa
- Driving Sense Lease Alternative
- Mechanical Repair Coverage
- Credit Life Insurance
- Student Loans
- Mortgage Loans
- Home Equity Loans
- E-Statements
- And Much More!

For a complete list of services or for more information, visit www.decu.com.

Next time you come in to any of our four locations to deposit a check or make a loan payment, ask a financial service representative how you can have the best of everything right here at Decatur Earthmover Credit Union. Make us your primary financial institution. You deserve the "Best" and the "Rest" of what DECU has to offer! *Shirley Price*

HOLIDAY HOURS

Decatur Earthmover Credit Union
WILL BE CLOSED

Columbus Day: Monday, October 12

Veteran's Day: Wednesday, November 11

Thanksgiving Day: Thursday, November 26

Christmas Eve: Thursday, December 24

Christmas: Friday, December 25

(Drive-up only 8 a.m.-3 p.m., Saturday, December 26)

New Year's Eve: Thursday, December 31

(Drive-up only 8 a.m.-noon)

New Year's: Friday, January 1, 2010

(Drive-up only 8 a.m.-3 p.m., Saturday, January 2, 2010)

Celebrating 100 Years of Credit Unions

America's Credit Unions are honoring their centennial! In the spirit of "A Tradition of People Helping People", Decatur Earthmover Credit Union is having a month-long Food Drive. Throughout October we will be accepting canned food donations at all four DECU facilities. Our goal is to receive 100 cans at each location. The person bringing in each 100th can will receive a \$25 Visa Gift Card!

This 100 anniversary celebration encompasses a rolling series of events that together form the backbone of the U.S. credit union movement. Some key dates in the history of U.S. credit unions include:

- 1908:** The first U.S. credit union, St. Mary's Bank Credit Union, is organized in Manchester, New Hampshire.
- 1909:** The first U.S. credit union is chartered in New Hampshire, and the first credit union law passes in Massachusetts.
- 1934:** President Franklin Roosevelt signs the Federal Credit Union Act, establishing a federal framework for credit unions. The Credit Union National Association – the national trade association serving America's credit unions – forms.
- 1969:** The number of U.S. credit unions peaks at 23,866.
- 1970:** Congress creates the National Credit Union Administration and the National Credit Union Share Insurance Fund to regulate federally-chartered credit unions and provide federal deposit insurance to virtually all credit unions.
- 1980:** President Jimmy Carter signs legislation authorizing share drafts for credit unions.
- 1998:** President Bill Clinton signs the Credit Union Membership Access Act into law, preserving the ability of credit unions to serve multiple membership groups.
- 2008:** America's 8,300 credit unions that collectively serve more than 91 million members stand out as a bright spot amid the housing and credit crisis.



of America.

One member at a time.

As true today as when they were founded, credit unions are not-for-profit, democratically controlled, volunteer-run, member-owned cooperatives that provide an effective and viable alternative to for-profit financial institutions. They exist to serve these members rather than to make a profit. Unlike most other financial institutions, credit unions do not issue stock or pay dividends to outside stockholders. *Gerald Boehm* Instead, earnings are returned to our members in the form of lower loan rates, higher interest on deposits, and lower and fewer fees.

Please join us as we honor our history and our members by continuing our tradition of people helping. Bring in your canned goods in October and you could be one of 4 winners to receive a \$25 Visa Gift Card!

Member REPORT

As of July 31, 2009

Assets.....	\$247,408,951
Loans.....	\$155,727,097
Shares.....	\$220,345,303
Reserves.....	\$26,273,765
Members.....	26,970

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Earthmover Edge is published four times a year for members of Decatur Earthmover Credit Union, 2600 E. Dividend Drive, P.O. Box 2515, Decatur, IL 62525-1856. (217) 875-2301, or if you are calling outside Decatur 1 (800) 542-6474 fax: (217) 875-2793 e-mail: decu@decu.com www.decu.com

HOURS - Lobby: Monday through Friday, 9 a.m. to 5 p.m.; Saturday, 8 a.m. to noon;
Drive-Up: Monday through Thursday, 8 a.m. to 5:30 p.m. Friday, 7 a.m. to 5:30 p.m.; Saturday, 8 a.m. to 3 p.m.

ILLINI FOOTBALL TICKET GIVEAWAY



Congratulations to the following lucky winners of our University of Illinois ticket giveaway: Steve Carlton, Jean Reed, Jim Nicol, Jack England, Charles Askins, Malvia Sherwood, Richard Ater, Gary Bordner, Kelly Campbell, Noelle Yeakel, Charles Gorrell and Jeffrey Freeman. Enjoy your day of great Illinois football. **GO ILLINI!**

2009 WINTER ELECTRIC BILL DRAWING!

With Fall on the way and Winter weather just around the corner, it's time once again for our annual Electric Bill Drawing! You could be one of five lucky members to have their December 2009 residential electric bill paid by DECU. *Kristen Quandt* To enter, complete the entry form below and fax, mail or drop-off to any Earthmover location, or complete the online form at www.decu.com.

Entries must be received by closing on Saturday, November 28th, 2009. Drawing will be held on Friday, December 4th, and winners will be notified by phone. No purchase necessary. One entry per member.



Member Name _____

Address _____ City/State/Zip _____

Account No. _____ Phone _____

Complete this coupon and drop it off at the Dividend, Mt. Zion, 1st Community or Forsyth locations, or mail to: **Decatur Earthmover Credit Union**
2600 E. Dividend Dr., P.O. Box 2515, Decatur, IL 62525

DEADLINE FOR ENTRIES IS NOVEMBER 28, 2009.

Sam's Club



And DECU!

Decatur Earthmover Credit Union is excited to announce an exclusive Membership offer. Members will receive a \$10 Gift Card when they sign up for a new Sam's Club Membership or renew an existing Membership by November 20, 2009.

Sam's Club Advantage Members enjoy terrific savings on merchandise, services and more. Advantage Membership includes two annual Membership cards – Annual Membership is \$40, which includes one Membership for you and one for a household member over 18 years of age. Enjoy shopping privileges at more than 600 Sam's Club locations nationwide!

To become a Member, pick up a membership certificate found in the lobby of any DECU location or at www.decu.com. Take it, along with proof of DECU membership to the Member Services Desk at your local Sam's Club. Upon payment you will receive a \$10 Sam's Club Gift Card. Each Club is stocked with quality name-brand products such as jewelry, housewares, books, pet supplies, tires, seasonal merchandise and much more.

SAM'S CLUB HOURS

Mon.–Fri.10:00 am - 8:30 pm
Saturday9:00 am - 8:30 pm
Sunday10:00 am - 6:00 pm

Safe Deposit Boxes Available

Never misplace important documents, family heirlooms, or other valuables again. Bring them to the nearest Earthmover location and keep them in a safe deposit box. Below are the sizes and price per year available at our Dividend, Forsyth and Mt. Zion locations (not available at 1st Community location). Please call or visit the Decatur Earthmover Credit Union nearest you and talk to a member services representative for more information about our safe deposit boxes and availability.



SIZE	ANNUAL RENT	SIZE	ANNUAL RENT
3" x 5" x 21"	\$15	3" x 10" x 21"	\$30
5" x 10" x 21"	\$40	10" x 10" x 21"	\$70

IT'S FRIENDS, FAMILY AND YOU!

DEDICATION

"The success of Earthmover is in large part due to the loyalty of our members. Therefore our dedication to them is limitless."

– Dave Walker
Past President

DECATUR EARTHMOVER CREDIT UNION

decu.com

MEMO to members:



From: *Barry*
Barry Schmidt,
President

Christmas Club Checks!

Since November 1 is a Sunday, your Christmas Club check will be mailed out Monday, November 2 (the balance will be as of Nov. 1, 2009). Checks include the total amount in the account, plus dividends. Your 2010 Christmas Club savings will begin with the first deposit after November 1. If you don't have a Christmas Club account, stop by any Decatur Earthmover Credit Union location and open one today!



Safe Deposit Box fees will be billed December 1, 2009. If you have your fee automatically deducted, it will appear on your December

statement as a "withdrawal-service." *Gary Peifer* (see more details about our Safe Deposit Boxes on page 3).



If you haven't already, save time and the environment by signing up for DECU's FREE eStatements. It's safe, secure and convenient. When you sign up, around the first of the month, you'll be notified by email that your statement is ready to view online. Also, by continuously upgrading our online services with the newest safety features, you can rest easy knowing your eStatements are stored on our highly secure servers. *Bruce Anderson*

Miss seeing your counter-top? Sign up for Earthmover's FREE eStatements today!



RCC
Scholarship
Recipient

Congratulations to **Laura Hector**, this year's recipient of the 2009-2010 Earthmover Endowment Scholarship at Richland Community College.

Laura is a 2007 Mt. Zion graduate and nursing major at RCC. She will receive a \$500 scholarship from the Decatur Earthmover Credit Union endowment.

Dividend Rates:

Rates on Regular Accounts, IRA Accounts, Share Certificates and Loans are available by phone. Call DECU and press 6. Dividends on all accounts are calculated on the daily balance and posted on the last day of the month. Each account is insured to \$500,000 by NCUA-ESI.



WINNING MEMBERS

Each week of every month we draw names of junior members who belong to either our **earthmover teen club**, or **e.t.c.** (open to any member between ages 13-19), or our **Kids Club** (for any member up to 12 years old). These winning members have had \$10 deposited into their savings accounts.

Congratulations to...



Madison O'Brien, Brienne Condie, Jeremy Sy, Jodi Dingman, Nicholas Rainey, Travis White, Brianna Dennis-McCrory, Joshua Smith, Lashon Adams, Davion Merriweather, Taylor Butler, Annie Stuff and Alexander Hays.



Jacob Diggs, Jonah Hicklin, Andrew Root, Cooper Hitchens, Timothy Sanders, Anna Warner, Erin Barr, Heather Vemmer, Emily Williams, Payton Bogle, Cole Purdeu, Jackson Schorey and Scott Fawley Jr.

NAME GAME

In the last issue of the *earthmover EDGE*, Heather Murphy, Debra Bowman, Robert Summers and Russell Keown found their name in italics. As reward for their careful reading, they will receive \$10! If you find your name in italics somewhere in **this** edition of the *earthmover EDGE*, be sure to give us a call!



IT'S A GIRL!

Congrats to **Carol Brown**, husband Guy and big-sister Hannah on the birth of their new baby girl, Grace! She was born Tuesday, July 21st and weighed 6 pounds, 10 ounces!

IT'S A BOY!

Congrats to **Victoria Murray**, husband Robert and big-sister Brianna on the birth of their new baby boy, Robert! He was born Friday, March 13th and weighed 7 pounds, 3 ounces!

Best Wishes to Both Families and Their Bundles of Joy!

Summer Electric Bill Winners

The following are the winners of our Summer Electric Bill Drawing: Angela Edwards, Mark Somers, Harriet Niles, Martina Binder and Loretta White. Congratulations!

Members, don't forget to try your luck at the 2009 Winter Electric Bill Drawing. Deadline for entry is November 28th.

On the front of this issue please take note of the Holiday Hours.

Only our drive-ups will be open on December 26 and January 2, 2010.