



Tune in to a DECU Checking Account

\$10 iTunes card
for members 18–25
opening a checking
account.

It's not too late to open a Christmas Club Account

38 weeks left! Save
\$25 per week and
you'll have over \$950
on October 1, 2012.
See us for details!

Holiday Closings

Martin Luther King, Jr. Day
Monday, January 16

Presidents' Day
Monday, February 20

New Home for DECU and DEIA

After months of watching the construction of their new home with great anticipation, the staff at our Richmond Branch opened the doors at their new building on December 19. Located across the street from their old home, the new building also has an office for Linda Gray of Down



East Insurance Agency. The new building is a "little sister" to our Topsham Branch, designed and built by the same team of Normand Associates Architects and Priority Management Group, LLC of Topsham. We invite all members to stop by for a visit and watch our website for the Grand Opening to be held in late January.

Start the New Year with Sandy!

Sandy Kingston is our Inflex Financial Advisor; she is available to meet with any Down East member to help answer any financial concerns. Sandy can help you invest conservatively, reduce your exposure to taxes, and help you plan how to meet your retirement needs.



- **Retirement Planning** to design an investment to meet your retirement needs.
- **Mutual Funds** to use for diversification and professional management.
- **Variable and Fixed Annuities** for tax-deferred growth potential.

This service is available by appointment only. To take advantage of this complimentary service, please call Sandy at 1-866-273-3451 or email her at skingston@inflexgroup.com to set up an appointment at a location convenient to you.

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Missing Money Program Hits the Million Dollar Mark

In early Fall, we hit the \$1,000,000 mark with our Missing Money program. In less than four years, we helped members save over ONE MILLION DOLLARS when they refinanced loans they had elsewhere with us. It's not too late to see if we can help you find some missing money of your own. If you have loans at other financial institutions, you may be paying too much! Let's see if we can help you save some money in 2012.



Savers Are Taught, Not Born

Habits we learn at a young age tend to stick with us throughout life. You wouldn't go to bed without brushing your teeth— this habit you learned at a young age. Now is the time to teach the young people in your life to get in the habit of putting aside some of their money in a savings account. Parents, grandparents, aunts and uncles can all help teach this lesson.



Our **Monty Moose Youth Savers Program**, for kids 2–12, makes it fun and rewarding to save. While supplies last, we'll give a piggy bank to each new Monty Moose account opened in January or when making a deposit to an existing Monty Moose account. Stop by any branch and start your child on the path to becoming a good saver.

What's Your Credit Card Rate?

If you have a store credit card, you could be paying rates as high as 29% APR.* Our Visa® Credit Card has rates as low as 9.9% APR* for qualified borrowers. See us about transferring those high interest rate store credit cards to a Down East Visa. It will only take a few minutes to see if we can save you some money in 2012. For qualified borrowers, restrictions apply. See a Loan Officer for details.

*APR = Annual Percentage Rate

Resolve to Go Paperless in 2012

More and more members are opting to receive their statements via our Home Banking site. If you would like to reduce the paper in your life, sign up for e-statements today. There are many benefits to going paperless: convenience and security are two of the biggest. E-statements are available on the first day of each month at our secure Home Banking site. If you currently receive a paper statement, ask us about the convenience of going paperless with e-statements. Give us a call at 800-427-1223.

IRS Forms 1099 or 1098 Are on Your December Statement

You will now find your IRS Forms 1098 and 1099 on your year-end statement. You will only receive a Form 1099 if you earned over \$10 in dividends on your DECU accounts in 2011. Form 1098 is only provided for those members who paid over \$600 interest on mortgage or home equity loans in 2011.

Members who receive e-statements will find this information in Home Banking under View Statements from the Services link.

Important Changes to U.S. Savings Bonds

As of December 31, 2011, paper savings bonds will no longer be sold at financial institutions. U.S. Savings Bonds are not going away—electronic savings bonds will be sold on line at www.treasurydirect.gov.

Existing paper savings bonds are still valid and will earn interest for 30 years from the issue date or until redeemed. You can continue to cash U.S. Savings Bonds at Down East Credit Union or any financial institution. To open a free TreasuryDirect account or to learn more, please visit www.treasurydirect.gov.



Begin the New Year with a no-obligation insurance quote!

FREE \$10 Irving Gift Card when you receive your quote
Let's see if we can save you \$\$\$

207-373-1683 or visit www.downeastinsurance.com



Shared Branching

Use over 4,400 credit unions nationwide like a branch of Down East. We go where you go!
Visit www.downeastcu.com for a list of locations.

Buy statewide, finance here

CONSOLIDATED SOLUTIONS
Your Credit Union Dealership Connection

At many dealerships statewide, you can finance your purchase with Down East Credit Union right at the dealership! Our Indirect Lending Team of Linda Croman and Jason Theriault are waiting to serve you. Click on the AutoSmart link on our website for more information.

