



# Member News

## President's Spotlight

We had a great summer here at Day Air and we're jumping into fall with plenty of excitement surrounding new products and initiatives that will continue our mission of enhancing our members' financial well-being.



One initiative we have been working on is giving our members even more transparency in regards to service and member satisfaction. To prove it, we will now be posting member comments and survey results on our website [dayair.org](http://dayair.org). We are utilizing a new platform entitled "Ratings and Reviews" to display ratings from members regarding; service quality, likelihood to refer Day Air to a friend, and how we are living up to our mission. Additionally, members who want to take a deeper dive and learn what's being said about specific products and services, can do so by clicking on the "See Full Review Data" button located within the platform.

"Ratings and Reviews" is part of our continued commitment to be as transparent as possible with our member-owners. We are sharing the good, the bad and everything in-between and hope this insight gives members a deeper connection with us. Visit our website and try out "Ratings and Reviews" for yourself, we're confident you'll appreciate this new insight into the credit union.

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## Kasasa® Rewards FREE Checking from Day Air Credit Union

### Checking That Pays You

Kasasa® Free Checking at Day Air Credit Union gives members meaningful rewards each month. Cash back, high earning interest, or refunds on purchases - choose the reward that's right for you!



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## Get 1% Cash Back on Any New or Refinanced Auto Loan

### Drive Into Savings Offer Extended!

Get your next car loan or refinance your current auto loan



through Day Air Credit Union and enjoy 1% cash back\* on your loan balance.

Start your search for a new or used vehicle with the Day Air Car Buying Service powered by TRUECar®.



\*Subject to credit approval. \$5,000 minimum loan amount. \$600 cash back maximum. Loan must close with a Day Air Credit Union associate. Offer may change or be cancelled without notice. Cash will be deposited in Day Air account. Excludes loans currently financed by Day Air Credit Union. Consumer loans only. Offer expires 10/31/17



## Call for Board Candidates

Are you interested in representing our membership by serving on our Board of Directors? Your credit union is a cooperative, meaning it's democratically controlled by you, our member-owners. We are governed by our Board, which consists of nine volunteers who are selected by our members.

If you are interested, please contact Dee Swormstedt by Thursday, November 10th at (937) 643-2160 or email [candidates@dayair.org](mailto:candidates@dayair.org) for an information packet.

## Day Air Insurance is Fast, Easy and Affordable



**Were you affected by the recent Equifax Data Breach?**

**Protect Your Identity** - Day Air offers LifeLock®, which is the leading proactive identity theft protection service for consumers. LifeLock® leverages unique data, science and patented technology to provide identity threat detection and proactive alerts - stopping identity theft before it begins.



### Sign Up for Visa Purchase Alerts

Use our convenient online monitoring system for activity on your Day Air Visa credit card and debit cards. It's free and easy to sign up all of your cards.



### Sign Up for Text Banking Alerts

Day Air offers free text banking alerts, which can be set up to deliver you messages anytime money is deposited, withdrawn, payments are made, and much more.

## BANK ON THE GO, WHEREVER YOU GO!

Access your account wherever you are! Using mobile deposit you can avoid trips to and from the credit union to deposit your checks, simply open the app, take a picture and voila!

Additionally, if you register for online BillPay you can make payments easily from your phone - so no more dealing with pesky stamps and envelopes!



### Our time saving features include:

- Mobile Banking
- Mobile Deposit
- Apple Pay
- Samsung Pay
- Android Pay
- Bill Pay
- Person-to-Person Payments

**Get the App Today!**

## Cut Your Mortgage in Half and Lower Your Rates Today



### You could be saving big bucks!

Mortgage rates are crazy low. Whether you're refinancing your 30-year mortgage or purchasing your first home, get a 15-year mortgage at Day Air Credit Union and lock in lower rates, cut your mortgage length in half, and pay no closing costs.

Get Started  
**TODAY**



## Let Us Help You Achieve Your Financial Planning Goals!



The Day Air Financial Planning Center (FPC) serves our members' financial planning and investment needs. We provide complimentary, no obligation consultations and service an array of investment, insurance and retirement products.

Day Air has formed a relationship with CUSO Financial Services L.P. (CFS) a full-service broker-dealer and SEC Registered Investment Advisor.

Learn more at <http://dayair.org/financialplanning>.

## Small Businesses Are a Big Deal

### At the Heart of Every Business, is a Business Owner

Day Air knows how hard you work to make your dreams come true. We promise to work just as hard as you did to make sure everything continues to run smoothly.

We offer a complete ecosystem of small-business services from business planning software to payment solutions and more!

CLICK HERE TO  
**LEARN  
MORE**



## DID YOU KNOW?

Day Air has a **Holiday Funds Account** that earns higher interest than just our savings account. Members can deposit or transfer money throughout the year to save for the holidays.

On November 1, the funds will automatically transfer to your checking or savings account just in time for all of that shopping and last minute expenses!

## Day Air in your Neighborhood

We are committed to making a difference in our community by providing the right products, services, education and programs to fit the needs of our members. Throughout the year, Day Air and its employees participate and host a variety of events to better our community.

In September, we donated more than \$16,000 to Dayton

Children's Hospital.



We celebrated the 10th Anniversary of our Centerville Branch with fun-filled events for members and businesses.

Also, we opened our Lebanon location to be able to better serve members in Warren County.

Members also have the convenience of accessing their account at over 5,600 locations nationwide.

STOP IN  
TODAY



## Holiday Closings

In observance of the following holidays,  
Day Air Credit Union will be closed:

- Saturday, November 11th - Veteran's Day
- Thursday, November 23rd - Thanksgiving Day
- Monday, December 25th - Christmas Day
- Monday, January 1st - New Year's Day
- Monday, January 15th - Martin Luther King Day



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STAY CONNECTED:

