940.387.8585 datcu.org

Downtown Denton South Denton Flower Mound Highland Village Lewisville

Lobby Hours: Monday-Friday 9 a.m. to 5 p.m. Saturday 9 a.m. to 1 p.m.

Drive-Thru Hours: Monday-Friday 8 a.m. to 6 p.m. Saturday 9 a.m. to 1 p.m.

DATCU Call Center Personal Service Representatives: 940.387.8585

DATCU Executive Team

Dale E. Kimble Chief Executive Officer

Glen McKenzie

R. Dean Barnes, Jr Executive Vice President

Jon Madsen Executive Vice President, Chief Operations Officer

Melanie Vest Executive Vice President, Chief Financial Officer

James Henderson Executive Vice President, Chief Information Officer

Janice Sheppard Senior Vice President, Real Estate

Holiday Closings

May 30 - Memorial Day

July 4 - Independence Day

September 5 - Labor Day



DASH 5K/10K · COOK OUT

June 4, 2016

New Location!

DATCU Credit Union 5940 Interstate 35E Corinth, TX 76210

datchdash5k.org

10K - Individual Entry \$35.00 early registration \$30.00 student registration (19 and under) \$40.00 late registration

10K - Family Entry (5 or More) \$30.00 per person

5K - Individual Entry \$25.00 early registration \$20.00 student registration (19 and under) \$30.00 late registration

5K - Family Entry (5 or More) \$20.00 per person

Sponsorship Opportunities

\$250.00 Mile Marker \$500.00 Starting Line \$750.00 Finish Line \$1,000.00 Platinum

Employee Milestones







15 Years **GLEN MCKENZIE**



5 Years

MIKE FLORES

10 Years

NATALIE CARTER

This credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If you have a dispute with DATCU, you should first contact the credit union. If the dispute is not resolved to your satisfaction, you may file a complaint against the credit union by contacting the Texas Credit Union Department through one of the means indicated below.

By Mail: Texas Credit Union Department 914 East Anderson Lane Austin, Texas 78752-1699





DATCU CREDIT UNION

DATNEWS



Summer Loan

Our Future Looks Bright

1

Dear Friends,

In just a few months, we'll be celebrating our 80th Anniversary. We're very proud that we remain strong, steady, and secure all these many years later. Our foundation is firm because we remain committed to operating at the highest level of integrity, honesty, and service. Maintaining and pursuing a reputation of high character leads to better performance and performance is the key to our members' satisfaction. You see, we understand that you have a choice in your financial institution and we don't take this for granted. We truly appreciate your business.

Our new corporate administrative campus in Corinth will open shortly. It is a wonderful facility that will house our management team, accounting and finance, compliance, human resources, lending, real estate, business development,

marketing, and our virtual branch. No member services will be transacted at this location. We now have ten locations and our new headquarters is located near the center of Denton County as we now serve many markets and communities. While we are technically moving outside the City of Denton, we remain deeply committed to the city, the schools, the nonprofits and all of the wonderful members that reside here. In fact, we are likely to build 2 or 3 new Denton locations in the future. Denton is the foundation of our roots and a significant part of what has made us the successful credit union that we are today. Many factors have impacted our accomplishments, but one of the most important is the loyalty of our members.

Yes, our future looks very bright and we are excited about all the possibilities and opportunities that lie ahead for us. Thank you again for being a part of our DATCU family.

Dale Kimble - CEO

Come Grow With Us!





Apple Tree: Help Children In Need

Unfortunately, we have children living here in our community who have significant needs. For some it is a roof over their head, food on the table, or even something as simple as supplies for school. We would like to invite you to join us in helping make a difference. Beginning June 1st, each of our Denton DATCU locations will have an APPLE TREE display to adopt "apples" representing children in need. Organized by Interfaith Ministries of Denton, this program will provide local children living in poverty with essentials such as clothing, shoes, a backpack and school supplies.

If you'd like to help a child in need, visit one of our three Denton locations to adopt an Apple today. We kindly request that you return your child's items to the DATCU branch location where you adopted it by June 30th. Some may prefer to make a monetary donation to help these kids. You may contact a DATCU representative and they would be delighted to arrange a funds transfer from your account.

Thank you for giving and sharing your love. Please call 940-387-8585 for more information.



Downtown Denton - Saturday, April 9th Lewisville - Saturday, April 30th Time: 9:00 a.m. - Noon

Saturday, April 9, 2016 Downtown Denton Branch 225 W. Mulberry St. Denton, TX 76201

9:00 a.m. – Noon (unless the truck fills up earlier) Saturday, April 30, 2016 Lewisville Branch 1001 Edmonds Lane Lewisville, TX 75067

Give Your Finances a Spring Cleaning

Those dust bunnies under the bed aren't the only thing you should be cleaning out this spring. The change of season is also a great time to take a hard look at your finances and make sure that everything is tidy and in order. Here are some ways to start.

Toss that paper

You can make progress in organizing your house and your finances at the same time by shredding old bank statements, expired warranties and contracts, and other documents that are no longer relevant for tax purposes. To prevent those mounds of paper from collecting again, check with your financial institution about switching to e-statements and online bill pay. Automating paying your recurring bills not only cuts down on paper waste and saves you time, it also saves you the money that would otherwise go to buying stamps and envelopes each month.

Dust off your retirement accounts and investments

Maybe you never bothered to roll over that 401(k) from two jobs ago. Now's the time to determine where it should go — and to make sure that the amount you're saving overall will cover your retirement at a time when Americans are living longer than ever.

If you have a 401(k) at your current job, make sure you are putting aside enough to meet your employer's match. Even if your employer doesn't match, you should contribute the maximum amount allowed. Whether or not you have a 401(k), think about opening an IRA, another way to take advantage of tax benefits while preparing for retirement. Some credit unions, like DATCU Credit Union, offer retirement services designed to help members sort through the thicket of choices and put together a strategy that makes sense for them.

Clean up your credit

If you've been neglecting your credit like you've been ignoring those dusty bookshelves, it's time to download free copies of your credit reports from AnnualCreditReport.com. In 2013, the Federal Trade Commission reported that 5% of people found some kind of error on their reports that could cause them to pay more for loans. Review the reports from all three of the major credit reporting agencies and inform the agency involved of any errors immediately.

Think about the unthinkable

Nobody wants to think about death, which is probably why the 2015 Insurance Barometer Study found that while one-third of Americans claim they need more life insurance, more than half, 54%, said they probably wouldn't purchase a policy within a year. Forty-three percent of those surveyed say they'd feel a financial impact within six short months if the major wage-earner in the home were to die. To prevent this fate, you may want to shop for insurance. Get a free quote today by visiting any DATCU location or call us at 940.387.8585.

After you check these items off your to-do list, you'll be able to focus on the more pleasant aspects of spring cleaning . . . like regrouting the tub.

Judy McGuire, NerdWallet

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