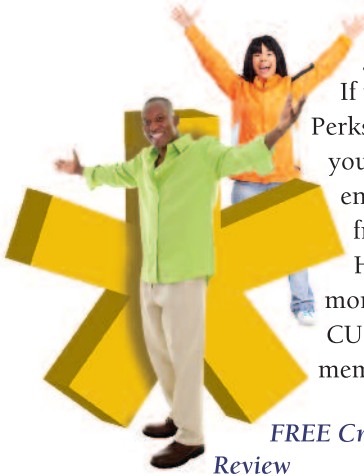


CU* PERKS



Are you getting Perks? If you are a CU Perks member, you're already enjoying many free services. Here's one more... just for CU Perks members:

FREE Credit Report Review

Call us to schedule an appointment to review your credit report. We'll help you understand what's available in that report, what your credit score is and what it means. We'll also help you sort out what's beneficial and what to do about information that's not.

Not a CU Perks member? CU Perks is our relationship rewards program—our way of thanking you for using our credit union's services. If you're not a CU Perks member yet, we invite you to become one. Here's how the program works.

If you have:

- An active checking account,
- A Visa debit card for pin based transactions,
- E-Statements,
- Direct deposit of at least \$200 per month, and
- One consumer loan product (Visa credit cards and mortgages excluded), then. . .

You get PERKS!

- FREE ATM transactions,
- FREE shared branch transactions,
- FREE telephone transfers,
- FREE official checks,
- FEE-FREE money orders, and
- Really special PERKS, like bonus CD rates and special loan offers, that we send you by e-mail.

If you have any questions about this program, speak with any DGEFCU member service representative.

