

Fall 2011

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Dear Members and Friends,

International Credit Union Month (October) + Affinia's 75th Anniversary (2011) = Celebration Time!

We're having a Fall celebration the week of October 24 and we hope, if you're in Dayton, you can join us at least once.

Monday, October 24: Scarecrow contest at Research Park in conjunction with non-perishable collection for the Food Bank.

Tuesday, October 25: On-site visit at WorkflowOne in Dayton with food and prizes (cash donations accepted for the Food Bank)

Wednesday, October 26 & Thursday, October 27: Hot cider and Krispy Kreme donuts for everyone. Apples from Hidden Valley Fruit Farm available for a donation to the Food Bank.

Friday, October 27: Food and cash donations are delivered to the Food Bank and we breathe and get ready for the weekend!

The Food Bank is one of our favorite charities, and the need is so great this year, so we have decided to make it the focus of our fundraising efforts this fall. We hope to have lots of fun, introduce new people to Affinia and support this worthy organization. We hope you'll help us.

Sincerely,

Dodie Duli Comanda
Beth Ruth
Charlene Jean



Are the Years Getting Shorter?

Time goes by so quickly and here it is time for the holiday season again. This is a great time to think about next year and start saving. Have a few dollars per pay deposited in a **Holiday Club Savings** account all year long and you'll be surprised how it will ease the stress on your wallet and credit cards next holiday season. Our **Holiday Club Savings** pays a little bit higher interest than regular savings and allows two emergency withdrawals throughout the year. In October of 2012, we will automatically deposit the funds in your checking or savings account, or you may request a check. It's easy and painless. Give yourself an early holiday present, by starting next year's **Holiday Club Savings** account today. Call us at 937-485-0160, or email creditunion@reyrey.com.

Year-End Holiday Closing Information

The Credit Union office will be closed on the following days:

- November 24 & 25** – Thanksgiving Holidays
- December 23 & 26** – Christmas Holidays
- January 2, 2012** – New Year's Holiday

For account access on these days remember to use Affinia Telephone Teller, Affinia Online and your local or regional ATM network. Look for terminals with the Alliance One, STAR, PLUS, or PULSE logos, or visit www.affiniafcu.org/ATMs/ to find an ATM near you.

Can Sammy Help Your Kids Get to College?

We recently read about a report by the College Savings Initiative of the Center for Social Development (CSD) at Washington University in St. Louis. The report claims that kids with savings accounts in their own name are six times more likely to attend college than those without an account.

The research examined what happened when kids had ownership of the account. The amount in the kid's account didn't matter. Most of the accounts analyzed were under \$400. The theory is that ownership of an account gives youngsters a sense of control. It raises their expectations about going to college and helps them know they are contributing.

We believe that our Sammy the Super Saver Squirrel Savings Club for children can have many positive effects. Children receive a plush squirrel and a piggy bank when they open the account, so they get excited about saving. They receive quarterly statements that parents can review with them to show them how saving a little bit at a time helps their money grow. Also, on their birthday they get a card from the Affinia staff and Sammy to congratulate them on their savings. If a regular direct deposit of any amount is established at the time of opening, we don't even require an initial deposit.



Contact the credit union today and ask about opening accounts for your children or grandchildren. Teaching children about saving should be a top priority for all of us.

Congratulations Referral Winners



Many thanks go out to everyone who entered our summer referral contest, Share the Good Times, by either becoming a new member, or referring a new member. Your efforts keep Affinia flying high. Winners Tom Grabiell and Austin Barnhart, both Reynolds and Reynolds associates, each won 4 tickets to the Vectren Dayton Air Show.

Referral winners Austin Barnhart (left) and Tom Grabiell (right) rev up for the Air Show with toy airplanes.

