



## Considering a Used Car?



*Credit conditions apply*

If you're trying to decide whether to buy new or used, consider that vehicles lose most value in the first year, usually from 20 to 30 percent. That means a \$30,000 car is worth about \$21,000 twelve months later.

Most people who shy away from used cars worry about buying someone else's problems, but you can make a better used car choice.

View a vehicle history report from the Department of Motor Vehicles at [www.dmv.org](http://www.dmv.org). You'll need the car's vehicle identification number (VIN) to learn how many owners it's had, whether it's been crashed, if it was ever stolen, was a fleet vehicle, and more.

Next, consider the warranty. If a factory warranty is still in effect, you have less to worry about.

Finally, always shop pre-approved. DFCU's Advantage Check lets you negotiate based on value, not on what the sales rep asks what you want to your payment to be.

Come to DFCU, where rates start as low as 1.95% APR, and to get more good ideas to help you make a better deal.

## New Mobile Banking is Here! Enroll Today!

**Announcing DFCU's new mobile banking app, available free at iTunes and Google Play.**

For any mobile device, the new app is easy to view, fast to access, and secure. No account data is stored on your phone and if your device is lost or stolen, the service can be immediately disabled by going to the Mobile Banking Center within online banking or by calling DFCU.

Now you can use your phone to

- See your account balance and cleared transactions
- Transfer funds between accounts
- View and schedule upcoming bills, or modify or cancel payments
- Search for the nearest no-fee ATM

Please note: you must first be enrolled in online banking before you can use mobile banking. If you need help, just give us a call at (904) 356-3678.



### To use mobile banking:

- Log in to online banking from another device
- Click the "Mobile" tab at the top of the dashboard
- Enter a username and password (they are not automatically the same as your online banking username and password, but you can choose the same ones)
- Accept the terms and conditions
- Provide answers for security questions
- Download the app by searching iTunes or Google Play for Duval Federal Credit Union
- Log in and begin using mobile banking!

## Browse Safe, Not Sorry

Heartbleed, Cryptolocker...Take these common sense steps to avoid computer viruses:

- Don't open attachments from unknown sources.
- Don't open odd attachments, even from people you know, such as zip or .exe files.
- Don't click on an email link unless you're certain of its validity.
- Don't click on pop-ups, even to close them. Instead, close the entire window or browser.



**For more tips for safe internet use, go to [duvalfcu.org](http://duvalfcu.org), and click, 'Tips and Resources.'**

## Holiday Closing

DFCU will be closed in observance of Memorial Day on:

**Monday, May 26**

Access your account at [www.duvalfcu.org](http://www.duvalfcu.org), via iTalk at (855) 904-DFCU (3328), through DFCU's no-fee ATM network, or via the new mobile app.

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Facebook



We're at:

[www.facebook.com/dfcu.org](http://www.facebook.com/dfcu.org)



**It's not business.  
It's personal.  
Great service,  
low loan rates,  
higher savings yields,  
fewer fees.**

500 McDuff Avenue South  
Jacksonville, Florida 32254  
(904) 356-3678  
(800) 563-6445

9 a.m. – 5 p.m.  
Monday – Friday

Drive-Through:  
7 a.m. – 5 p.m.  
Monday – Thursday  
7 a.m. – 6 p.m. Friday

For locations and hours of branches, and to access online banking and bill pay, check:

[www.duvalfcu.org](http://www.duvalfcu.org)  
[info@duvalfcu.org](mailto:info@duvalfcu.org)  
[www.facebook.com/dfcu.org](http://www.facebook.com/dfcu.org)  
iTalk 24-hour account access  
(855) 904-DFCU  
(855) 904-3328



## Have the Home You Always Wanted – Without Moving!

Your neighbors are fixing up, sprucing up, and adding on. You could be too, with help from DFCU!

Easy Equity loans are a great way to pay for home repairs or remodeling, like updating the kitchen, reroofing, or adding a bathroom. They can also pay for non-home uses like college tuition, medical and travel expenses, or to consolidate higher-rate debt.

Easy Equity offers:

- Streamlined loan processing -- get your money faster
- Competitive fixed and adjustable rates
- In-house financing -- we don't sell your loan to a third party
- Amounts up to \$30,000
- Interest paid might be tax deductible -- ask your tax expert



For help applying for an Easy Equity loan, contact Mortgage Loan Officer Patricia Ward at (904) 360-8353. Credit conditions apply

## To Joe Frasier, It's Not Just Business, It's Personal

People who work downtown often see lawyers pulling carts of files behind them on their way to the courthouse. Those lawyers are not with the Public Defender's office.

Thanks to Joe Frasier, Information Technology Director, the information needed for a day in court is on a public defender's iPad or laptop.

"My boss told me what he wanted and I made it happen," Joe recalled. "There are no case files anymore, and there are lots of safeguards to ensure there is no downtime, only uptime."

Joe prefers writing software to working on hardware ("I'm a geek," he smiles), but notes that responsibility goes with the job.

"Everything is on you, recommending equipment, all the networking, everything," he said. "You're only as good as your last project. Most people want the reward but they don't want the consequences if the risk doesn't work out. I take calculated risks and do the research and make sure of what I'm doing first."

When Joe started with the PD's office more than 20 years ago, he was given 90 days to prove himself as assistant IT director. "It was low pay but good experience," he said. He'd moved to Jacksonville from Johns Island, near Charleston, as a teen and earned his bachelor's degree from Jones College. He met his wife, Veronica, here, and became a DFCU member when the credit union shared a floor with the Public Defender's office in the old courthouse.

"DFCU has been with me all the way," he said. "I can't keep track of how many car loans I've had. They just give absolutely great service."



Joe Frasier