

Checking Accounts

Free Checking

The best deal in checking starts with a low opening deposit. Then there is no monthly fee, no minimum balance, no per-check charge, and no charge for online banking, bill pay, or a Visa debit card. What could be simpler?

Premier Interest-Bearing Checking

Open your account with as little as \$500 and maintain an average daily balance of \$500 for competitive dividends, compounded monthly. You get unlimited check writing, a free Visa debit card, free online banking and bill pay.

Senior Advantage Checking

A special checking account is reserved for members 50 or over who keep at least \$1,000 in any deposit account. Along with the no-fee features of DFCU's other checking accounts such as unlimited check writing, Senior Advantage provides free custom imprinted checks and free document copies when needed.

Plastic "Checking"

A great alternative to expensive check cashing outlets and money orders, Plastic "Checking" requires only a low opening deposit with no minimum balance or monthly fee and comes with a free ATM card, online banking, and bill pay.

Secured Checking

Trying to improve a poor checking history? With secured checking, money is available based on an amount held on deposit, which will be used in the event of an overdraft. After you maintain your account responsibly, you could find your credit rating improved.

Overdraft Protection

On all checking accounts, money is transferred from your regular savings for a nominal fee if a check is presented with insufficient funds. A no-fee, low-interest line of credit is also available to qualified members to guard against embarrassing mistakes, additional merchant fees, and damage to your credit history.

Savings Accounts

Regular Savings

A savings account starts your relationship with DFCU. Dividends are paid on balances of \$200 or more, and posted quarterly.

Christmas Club

Enjoy the holidays worry-free, with cash for extra expenses like gifts, entertaining, and travel. Dividends are paid quarterly, and each October, the balance in your Christmas Club account is transferred to your savings account.

Kid's Club

A Kids Club account helps young people up to age 17 get started on the road to financial success, with the highest savings account yield, monthly dividends, and no fees.

Certificates of Deposit (CDs)

Rates are subject to change weekly, and usually increase with the term, which can be as long as 60 months. Regular CDs start at a \$500 minimum deposit and jumbos are also available.

Money Market

A money market account is the best of both worlds, offering flexible access to your funds and higher dividends paid monthly. Tiered rates allow higher yields as your balance increases, and are paid on balances of \$5,000 or more.

Individual Retirement Accounts (IRAs)

Traditional and Roth IRAs can improve your tax situation while preparing for retirement. Increase earnings with a DFCU CD within your IRA, which yields .25% higher than a regular CD.

Coverdell Savings Accounts

Savings for college grow tax-free.

Health Savings Accounts

For those in high-deductible health insurance plans, a health savings account (HSA) can pay out of pocket medical expenses on a tax-free basis, and funds roll over each year over if not spent.

Deposit Accounts – Checking & Savings

Loans for Every Need

Please note that credit conditions apply to all DFCU loans.

Personal Loans and Lines of Credit

Whether you need a lump sum with a fixed rate and term, or the assurance that comes with a line of credit that money is there when needed, DFCU can help. With a line of credit, you can advance yourself cash without having to reapply for a new loan each time, and interest is only charged on the outstanding balance.

Young Adult First-Time Buyer Loans

If you've just graduated from college or specialized training, or been in your job for at least a year, begin to establish credit – whether you're buying a car or need a personal loan – and achieving financial independence.

Start Smart Loans

Just starting out or starting over? Borrow money now and access it when the loan is paid back, at a lower interest rate than you might expect. After all payments are made, the entire sum – plus the interest it's accrued in a savings account – is yours to keep.

"You Name It" Loans

Sometimes you just need a little money for a new computer, furniture, small home improvements, a new air conditioner system, a vacation, kayak, veterinary bills, cosmetic or other medical procedures...you name it! Borrow at low rates and shorter terms.

Secured Loans

O.K. you've finally saved a little money for a rainy day – and now you need it. If you hate to liquidate your savings account, you can borrow at DFCU's lowest rates with a share- or certificate-secured loan.

Auto Loans

New, used, or refinance, auto loans are DFCU's specialty! We can help at every point in the shopping and buying process. Our rates are low across the board, not just for people with perfect credit.

Pre-Approved Advantage Check

A DFCU Advantage Check, accepted at any dealer, leaves you free to make the best deal on the vehicle itself. Save haggling about interest rates, monthly payments, or hidden charges that can otherwise be added to your loan.



Boat and Recreational Loans

We can almost always beat any financing offer you'll get from a dealer on boats, personal watercraft like Sea-Doos or Jet-Skis, motorcycles, recreational vehicles, and campers. Check with DFCU before you buy!

Mortgages

With a full array of mortgages to meet your special need, whether you're purchasing a home or want to access the equity in the home you own now, DFCU is here.

Easy Equity Loans

An Easy Equity loan is a great way to pay for college, home improvements, medical expenses, or consolidate higher-rate debt. Easy Equity loans feature streamlined paperwork that gets you your money faster, with low closing costs. Borrow from \$5,000 to \$30,000 at competitive, fixed rates at terms up to 15 years.

First and Second Mortgages

Whether you're looking to purchase or refinance, DFCU can help you get the loan you need faster and more conveniently with our online mortgage process. It eliminates traditional paperwork in favor of a few questions and clicks. You can apply, check your approval status, and calculate payments in full privacy online, but help is as close as a DFCU mortgage loan officer.

Visa Credit Cards

Carry the card with the best value, without sacrificing low rates for rewards. DFCU's Platinum, Gold, Classic, and Traditional Visa cards charge no annual fees, and no fees for balance transfers or cash advances. They also offer reward points toward travel or merchandise on every purchase dollar. Transfer higher rate loan balances to your DFCU Visa card and save!



Loans – Personal, Auto, Credit Cards, Mortgages

Convenience Services

Make your life simpler, and save time with these free, convenient services.

Online Banking and Bill Pay

Check your balance, see which transactions have cleared, set up automatic notices so you get a text or an email when your loan payment is due, your CD is maturing, or if you have insufficient funds (don't forget overdraft protection!).



Get organized with bill pay's payment reminders, and track the status of your payments in real time. Pay anyone, even your lawn service or babysitter.

Direct Deposit and Payroll Deduction

With direct deposit, your money is waiting for you on pay day. Use payroll deduction for automatic loan payments and savings deposits.

ATM Banking

Access your funds without a fee at the thousands of ATMs nationwide where you see the Plus, CU24 Here, or Star network logos. Many network ATMs allow deposits as well.

ITalk 24-Hour Phone Access

Check your balance, transfer funds between accounts, make loan payments, hear which checks have cleared, and perform most other routine transactions, all from your phone, 24 hours a day.

www.duvalfcu.org

Visit us online to check our rates, quickly and easily apply for a loan, see the latest news and specials, for full access to your credit card account and reward balances, disclosures, help finding the nearest no-fee ATM, and more.

Visa Prepaid Reloadable Cards

They look and work like a credit/debit card, and the DFCU Visa prepaid reloadable can be personalized with your name (at additional charge). Use it to make purchases and pay bills anywhere the Visa logo is displayed, including online. They also make the perfect gift.

Convenience Services

Locations & Hours

Main Office



500 McDuff Avenue South
Jacksonville FL 32254
(904) 360-8300
Fax (904) 360-8280

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
Drop box • Drive-up, full-service ATM

Beach Open Saturdays!



1500 Beach Boulevard, Suite 218
Jacksonville Beach FL 32250
Phone: (904) 360-8351
Fax: (904) 247-3079

9 a.m. – 5 p.m. Monday – Friday
9 a.m. – 2 p.m. Saturday
Drive-Through: 9 a.m. – 5 p.m.
Monday – Thursday & 9 a.m. – 6 p.m. Friday
Drive-Through • Walk-up ATM

Shands



655 West 8th Street (in parking garage)
Jacksonville, Florida 32209
Phone: (904) 360-8370
Fax: (904) 358-7457
9 a.m. – 5 p.m. Monday – Friday
Full-service ATM inside
hospital front entrance, near coffee shop

St. James/ City Hall



117 West Duval Street, Suite 130
Jacksonville, Florida 32202
Phone: (904) 360-8380
Fax: (904) 630-3610
9 a.m. – 5 p.m. Monday – Friday
Closed 1 p.m. – 2 p.m. daily
Full-service ATM at Hogan Street entrance

Duval County Courthouse



501 West Adams Street, Suite 1224
Jacksonville, Florida 32202
Phone: (904) 360-8390
Fax: (904) 354-9037
Open: 9 a.m. – 5 p.m. Monday – Friday
Full-service ATM in lobby
to the right of staircase

Member Service Call Center

(904) 360-8300
(800) 563-6445
Fax: (904) 360-8292
8 a.m. – 5 p.m. Monday – Friday
9 a.m. – 2 p.m. Saturday

iPhone 24-Hour Telephone Access: (904) 360-8288

www.duvalfcu.org
info@duvalfcu.org
www.facebook.com/dfcu.org

Duval Federal
Credit Union



Guide to Products & Services

Welcome

Welcome to DFCU!

Duval Federal



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