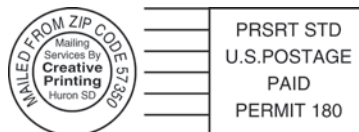


Dakotaland

FEDERAL CREDIT UNION

1371 Dakota Ave. S • Huron, SD 57350
 321 Dakota Ave. N • Huron, SD 57350
 99 Caspian Ave. • Volga, SD 57071
 719 E. 7th Street, Suite 2 • Woonsocket, SD 57385
 2423 6th Street • Brookings, SD 57006
 www.dakotalandfcu.com



Dakotaland

FEDERAL CREDIT UNION

Fall 2009

Everything We Do, We Do For You.™

Day of Caring

DFCU Employees helped with the annual "Day of Caring" coordinated by the United Way organization. They helped clean and paint at the local YWCA, Senior Center, Salvation Army and at the fair grounds to help get ready for the SD State Fair. Employees that participated are: Joy Meyer, Nicky Gross, Brenda VanOverschelde, Jodi Hanson, Jodi Evans & Bob Theis.



Dakotaland Family Night

Dakotaland Federal Credit sponsored Family Night in the Park. Sno Cones were served and there was a registration for a free Ipod. Harley P. was the winner of the Ipod.



Attention Youth!!

Make a deposit into your account and you could win two free movie tickets. Anyone 18 & under that makes a deposit into their account will have a chance to win two free movie tickets!

Youth Movie ticket winners:

12 & Under: Bradyn L., Ashtin W., Sebastian V., Jason F., Justice S., Yulia C.,
 13 & Older: Shayla S., Tanner S., Stephanie C., Cole S., Tatum T., Brandon B.

Sorry for the Inconvenience,

DFCU will be having a computer upgrade to their computer system October 16th—18th. Members may experience service interruption when accessing E-Teller during this time. Touch Tone Teller will also be affected by this upgrade and the menu options will be taking affect on Monday, October 19, 2009. Because of this upgrade, our drive thru will be closed on Saturday, October 17th in both Brookings and Huron.

A Great Time to Borrow

It's a great time to be a borrower while loan rates are at the bottom of the rate cycle.

At Dakotaland we have been helping several of our Members restructure their debt or buy those big ticket items. Our loan volume is at record pace for 2009 – We're on track to lend over \$100 million dollars this year, almost as much as 2005, 2006, and 2007 combined.

Our Mortgage Lending Department has been extremely busy and I hope everyone has had the opportunity to refinance their mortgage loan while rates have been at record lows. Our goal has been to help as many of our Members as possible lock in a lower loan rate. We are closing in on saving our Members nearly a \$1,000,000 less interest per year. With this kind of significant savings, our Members have a lot more money to spend on other things which will increase their Standard of Living, while also stimulating the local economy. We've also been very fortunate to see our property values are holding steady or still increasing slightly due to conservative behavior.

Auto lending is another area Dakotaland has seen a big increase in loans outstanding. We're anticipating a reduction in the supply side of available vehicles as inventories dwindle. While demand is still soft there are plenty of good deals to be had, but when demand picks up, and it will pick up at some point, the cost of purchasing a vehicle could be much higher than it is today. If you've been thinking about a newer car – it may be a good time to make that purchase, especially if you improve the fuel efficiency.

Many businesses big and small have had issues getting additional credit or renewing their credit lines. The banking sector is shunning the businesses sometimes as the result of errors the banks made rather than the credit worthiness of the businesses. At Dakotaland we have helped several small businesses get the credit they deserve and are happy to establish lifetime account relationships. As a small business – credit is vital to your survival. If you are fed up with your lender, consider switching to Dakotaland. We have hundreds of satisfied small business accounts.

Finally, we are concerned about the future of interest rates and inflation. Our Government has made several policy changes recently that, in our opinion, will eventually lead to higher inflation and higher interest rates. We're not sure when rates will start going up, but we're anticipating much higher interest rates in a few years.

Dakotaland is having it's best year ever and is strong and solid allowing us to take good care of our Members long into the future. As a Member you are an owner of Dakotaland and you should be proud of your Credit Union. Everything We Do We Do For You!



Delay-A-Pay

Free up some cash for the Holiday Season!! Delay a Payment is back. In order to take advantage of this service, your account must be in good standing. Use the extra cash to travel, make a special purchase, or save it for a rainy (or snowy) day. When you skip your loan payment, interest will continue to accrue on your total balance, and your next payment will be due the following month, as usual. The Delay-A-Pay Program applies to auto, signature, recreational vehicles, and overdraft protection loans. It

does not apply to mortgage, commercial, single pay loans, or visa loans. The coupon must be redeemed one week prior to your payment due date, and is to be used in November 2009 or December 2009 and will include a \$20 fee per loan that you wish to defer. Clip the coupon below and mail or drop it off at any branch or you can also download this form from our home page, www.dakotalandfcu.com.

Delay-A-Payment Coupon-2009

Cut This Coupon & Present Or Mail To A Dakotaland Loan Officer

Finance Charges Will Continue To Accrue At The Daily Rate And May Extend Your Loan Term

Indicate The Month You Wish To Delay Your Loan Payments

November **OR** December

The Delay-A-Pay Program does not apply to mortgage, commercial, single pay loans or visa loans.

Monthly Payments Will Be Delayed 30 Days

Semi-Monthly Payments Will Be Delayed 2 Payments

Bi-Weekly Payments Will Be Delayed 2 Payments

Weekly Payments Will Be Delayed 4 Payments

***This coupon must be redeemed one week prior to your payment date.**

| | |
|---|--|
| Name | |
| Address | |
| Credit Union Account # | |
| Loan Number (s) (\$20 fee per loan) | |
| Monthly Payment (s) | |

Please indicate payment method. Cash Check (Enclosed)
Please take direct from my account # _____ (choose which suffix below)
 Savings Checking Other Suffix # _____
**Direct payment will be withdrawn the day the coupon is received.

Signature _____ Co-Borrower Signature (If Applicable) _____

Date _____ Daytime Phone Number _____

Delay-A-Pay will not be processed if all lines are not completed.

Delay-A-Payment Coupon-2009

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|---|--|
| Name | |
| Address | |
| Credit Union Account # | |
| Loan Number (s) (\$20 fee per loan) | |
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Please indicate payment method. Cash Check (Enclosed)
Please take direct from my account # _____ (choose which suffix below)
 Savings Checking Other Suffix # _____
**Direct payment will be withdrawn the day the coupon is received.

Signature _____ Co-Borrower Signature (If Applicable) _____

Date _____ Daytime Phone Number _____

Delay-A-Pay will not be processed if all lines are not completed.

Upcoming Events

Make plans to attend Dakotaland's 75th Annual Meeting scheduled for Saturday, February 27th at the Crossroads Hotel and Event Center. Watch for more details in the next newsletter.

Closed

Monday, October 12th
Columbus Day

Saturday, October 17th
Computer Upgrade

Wednesday, November 11th
Veterans Day

Thursday, November 26th
Thanksgiving

Locations

1371 Dakota Avenue South
Huron, SD 57350
605/352-2845
800/440-6573

321 Dakota Avenue North
Huron, SD 57350

99 Caspian Avenue
Volga, SD 57071
605/627-5880
800/440-8148

719 East 7th Street, Suite 2
Woonsocket, SD 57385
605/796-4186
800/440-6458

2423 6th Street
Brookings, SD 57006
605/697-5922
866/697-5922

www.dakotalandfcu.com

Holiday Expenses?

Take advantage of a great rate for your holiday season! Loans starting at

7.9% APR*

Borrow up to \$2,500 for Holiday Expenses! Visit with one of our loan officers today!

*APR stated as annual percentage rate (apr). Rates are subject to change without notice. Loans subject to credit approval. Maximum loan amount is \$2,500. Maximum loan term for 7.9% is 12 months. Other terms are available. Other terms and conditions may apply. Offer is available from November 1, 2009 through December 31, 2009.

Attention Youth!!

Be sure to watch for the upcoming decorating contest. You could win cash!

Watch for details at any branch office or visit our website at www.dakotalandfcu.com.

New Employees



Jen Hopwood is a native of Wyoming and was raised on the Travis AFB, in California. She has a bachelor's degree in Psychology and is currently working on her Master's degree in counseling at SDSU. She enjoys running, swimming, wakeboarding, snowboarding, camping, and shopping. She has spent three weeks traveling through Europe and would like to go sky-diving. Her parents are Holly and Calvin and she has a brother and two dogs.



Kimberly Kapperman is a native of Sioux Falls. She has her Bachelor's degree in Human Development and Family Studies from SDSU. She would like to go to school and become a paramedic. She likes to travel, watch movies, and help others.