

900 E. Wayne St., Celina, OH 45822
419-586-5522
www.dynamicfcu.com



April 2017

Welcome Home Funds

Dynamic Federal Credit Union is proud to announce its membership with the Federal Home Loan Bank (FHLBank) of Cincinnati. As a member of the FHLBank, Dynamic is able to offer its members the Welcome Home Grant. The program provides borrowers with funds to be used toward down payment and closing costs to purchase a residence.

Members may be awarded a grant up to a maximum of \$5,000 per homebuyer, to purchase an owner-occupied home. Call 419-586-5522 for more information on how you could receive the grant!



Ohio Credit Union Foundation \$5,000 Scholarship



Need help tackling the financial woes associated with higher education? The Ohio Credit Union Foundation (OCUF) has a \$5,000 video scholarship opportunity for Ohio credit union members pursuing an undergraduate degree. Entrants must answer the scholarship question, "How does being a member of a not-for-profit credit union differ from traditional for-profit financial institutions?" by creating a video 60-second-to-2½-minute in length. Video entries can be edgy, funny, bold, simple, serious – or anything in between. All video entries must be submitted by Sunday, April 30 at 11:59:59 p.m. EST. All entries must be submitted via the Foundation's website www.OhioCreditUnionFoundation.org.

April 23rd Open House

Join us on Sunday, April 23rd from 12:00 pm – 3:00 pm for our Open House. Come check out and walk through our new building at 900 E. Wayne Street, Celina. The new 5,450 square foot facility includes a drive-up ATM & night depository, 3 drive thru lanes, 35 parking spots for staff and members, 2 convenient entrances & exits to the site, self-serve coin counter, and much more! Stop in for door prizes and giveaways like: a gas grill, 40" TV, Apple Watch, cash prizes and gift certificates!



Bake Sale April 14th

Our 8th Annual Bake Sale will be held on Good Friday, April 14th. Stop in for some delicious home baked goods from 9:00 am – 6:00 pm! All proceeds go to the Children's Miracle Network. Last year we raised \$1,342! See you there!



Insurance Built For Our Members

Watch your mail for a valuable opportunity! TruStage insurance products are only available to credit union members. Your membership means competitive rates, helpful guidance without sales pressure, and quality products trusted by your credit union. Regardless of your budget, we can help make sure the protection you need makes sense. It's all part of smart planning and caring for the people who matter most.

INSURANCE SOLUTIONS

FOR EVERYTHING THAT MATTERS



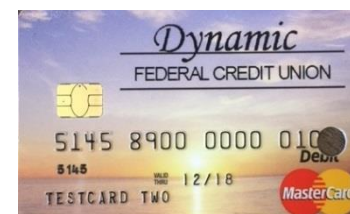
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TruStage™ Insurance products and programs are made available through TruStage Insurance Agency, LLC. Life insurance and Accidental Death & Dismemberment insurance are issued by CMFG Life Insurance Company. Auto & Home Insurance Program are issued by leading insurance companies. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union.

EMV "Chip" Debit Cards

Watch your mail! You will receive an EMV (Chip) replacement debit card when your current debit card expires and your new card will arrive around the 15th of the month in which your current card expires. New "Chip" debit cards will have a five year expiration date.



Electronic Banking Services

Our electronic banking services are perfect for accessing your account information and transferring funds when on the go!

Access your account safely through:

- Online Banking at www.dynamicfcu.com
- Text Banking by texting to 57682
- Telephone Banking by calling 419-586-5515



Stop by our office, or give us a call at 419-586-5522 to set your accounts up for online banking, text banking, and telephone banking!

Community Connections



Over the past few months, Dynamic Federal Credit Union and its generous members have donated to numerous local agencies. In October, we teamed up with O.U.R. Home's Annual Coat Drive by helping those less fortunate stay warm this past winter. Throughout the month of December, our staff and members participated in the Angel Tree Program by purchasing Christmas gifts for over 50 children in the area! And most recently, Dynamic FCU's staff and members helped contribute to \$760 towards Mercer County's Relay For Life. Also donating 350 non-perishable food items to The C.A.L.L. Food Pantry! Thank you for taking time to help with these local causes!

Give A Hoot About Saving!

Dynamic Federal Credit Union gives a Hoot About Saving! With each deposit (over \$5.00) into a youth account during the month of April, you will receive a prize (*while supplies last*)! A grand prize drawing will be held on May 1, 2017. And kids ages 9 – 12 can enter our short essay contest for a chance to win a \$25 gift card! Forms can be found in our lobby or online at www.dynamicfcu.com – a winner will be selected May 1, 2017. Join us in Giving A Hoot About Saving!



Credit Union Lobby Hours

Mon. – Thurs.: 9:00 am – 5:30 pm Drive Thru Opens At 8:30 am
Fri.: 9:00 am – 6:00 pm Drive Thru Opens At 7:00 am
Sat.: 8:30 am – 12:30 pm

Share Certificates

6 Mo 0.10% APY
12 Mo 0.20% APY
18 Mo 0.30% APY
24 Mo 0.35% APY

APY= annual percentage yield
minimum deposit \$500

Share, Christmas, Vacation, Escrow Account

\$100-\$4,999.99 .05% APY
\$5,000-\$19,999.99 .10% APY
\$20,000+ .15% APY

Draft Account

\$1,000-\$4,999.99 .00% APY
\$5,000-\$19,999.99 .00% APY
\$20,000+ .15% APY

Student Share

.75% APY

2014 - New Auto (as low as)

60 Mo 3.00%*
66 Mo 3.25%*
72 Mo 3.75%*
84 Mo 4.25%*

2012 - 2013 Auto (as low as)

60 Mo 3.50%*

2010 - 2011 Auto (as low as)

60 Mo 4.00%*

2009 Auto (as low as)

48 Mo 4.50%*

Recreational Vehicles (as low as)

auto rates + 1/2%*

**Additional .25% off for pre-approval and .25% off for direct deposit with automatic payment is available for those who qualify.*

VISA

11.9% - 9.90%*

**loan rates and term dependent on credit score and credit approval.*

Phone & Fax:

419-586-5522

Telephone Banking:

419-586-5515

Lost/Stolen Visa:

1-866-604-0381

Lost/Stolen ATM or Check Card:

1-866-546-8273

www.dynamicfcu.com

