

JUNK MAIL ALERT: Property's Home Warranty Coverage may be expiring letter from HOME PROTECTION DIRECT

Dynamic FCU members have reported receiving letters in the mail urging them to call a number about a time-sensitive matter on their property's home warranty. To their credit, something did not seem right. We have reviewed copies of these letters and can confirm Dynamic FCU is not affiliated with HOME PROTECTION DIRECT.

What do these letters look like and what do they say?

These letters appear to come from Home Protection Direct and contain the line "Lender Info: DYNAMIC CU."

The letter then asks the recipient to call 1-877-728-6042 and warns that their records indicate that you HAVE NOT CONTACTED us yet to get your Home Warranty up to date.

HOME PROTECTION DIRECT
Home Warranty Division

IMMEDIATE RESPONSE TO THIS
NOTICE REQUESTED

Notice Date: 04/22/2021

ADDRESS: [REDACTED]
Lender Info: DYNAMIC CU
Customer ID: [REDACTED]
Contact Phone: 1-877-728-6042
Respond By: 05/13/2021

TIME SENSITIVE

To [REDACTED] 512
The [REDACTED]
Order [REDACTED]
Of [REDACTED]

Call to verify the above information
Before the respond date expires!
Read below for more information

IMMEDIATE RESPONSE REQUESTED

ATTENTION: [REDACTED] Customer ID: [REDACTED]

This letter is to inform you that the property's home warranty, at [REDACTED] secured by DYNAMIC CU, may be expiring or may have already expired. Our records indicate that you **HAVE NOT CONTACTED** us yet to get your Home Warranty up to date.

Please Call IMMEDIATELY as this will be our FINAL ATTEMPT TO NOTIFY YOU 1-877-728-6042

Without a home warranty in place, you are at risk of being financially liable for any and all repairs. However, you still may have time left to activate a Warranty on your home before it's too late. No inspection will be required and final acceptance is subject to your ability to meet eligibility requirements.

We reserve the right to revoke your eligibility for service coverage after 5 days.

PHONE: 1-877-728-6042 PLEASE RESPOND BY: 05/13/2021

NO FINANCE CHARGES APPLY TO THIS OFFER	
EXTREMELY URGENT & TIME SENSITIVE - IMMEDIATE RESPONSE REQUESTED	
Please be advised that the amount you spend on home repairs and maintenance will continue to increase over time. That means that the average cost to fix or replace your Air Conditioner, Hot Water Heater, Furnace, Appliances, and others will only increase with the age of your home.	
Types of Coverages Available	Examples of Repair/Replacement Costs
1. Comprehensive Coverage	Air Conditioner - \$2,390 / \$7,134
2. Enhanced Coverage	Hot Water Heater - \$410 / \$889
3. Protection Available Through 2024	Furnace - \$2,442 / \$5,780
	Refrigerator - \$350 / \$820

Operating Hours: Monday - Friday 8:00am to 7:00pm CST - Saturday 10:00am to 3:00pm CST
Se Habla Español 877-728-6042

 Not all consumers have previous coverage. We are not affiliated with your current mortgage holder. 
Home Warranty Administered by Warranty Global Group

Who is sending these letters?

This correspondence is not coming from Dynamic FCU and we have no connection with the warranty company. There is a disclaimer at the bottom of the letter: “Not all consumers have previous coverage. We are not affiliated with your current mortgage holder. Home Warranty Administered by Warranty Global Group.”

How did the senders get my information?

At Dynamic FCU, we are committed to protecting our members' personal information. Likewise, we do not sell or otherwise distribute it to non-affiliate third parties.

However, some information about mortgages, regardless of what lender the consumer works with, is public record. That is how companies like this can obtain your contact information. Do note that the customer ID provided in the letter does not match yours – this should immediately alert you to the likelihood of something being a scam.

What happens if I call the number on the letter?

Calling the number may connect you with a real person, or it may connect you to automated recording prompts. Regardless, **do not offer them your personal information**. Doing so could result in terrible consequences in relation to your privacy and finances.

What should I do if I get this letter?

The best thing to do is disregard the letter. Dispose of it however you would any other junk mail you receive. In addition, you are always encouraged to contact us directly should you have questions or concerns.

Dynamic FCU

419-586-5522

info@dynamicfederalcu.com