



January 2018



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



Annual Meeting – Sunday, March 11th, 2018

Tickets for our Annual Meeting are available at the Credit Union office. **Last day to purchase tickets is February 23, 2018.** Tickets are sold at a first come, first serve basis. No tickets will be sold at the door. We would like to remind you that each member of Dynamic Federal can bring *one* non-member as a guest. Seating will be at round tables, with 8 people per table. Please arrive early to accommodate your preferred seating arrangements.

Adult: \$9.00 Ages 5-12: \$5.00
Ages 4 and under: FREE * but must have a ticket

Location: Galleria – 909 E. Wayne St., Celina
Lunch at 12:30 – Doors open at 11:30



Menu: Boneless Beef Chunk Roast, Fried Chicken, Chicken Noodles, Mashed Potatoes, Corn, Cole Slaw, Dinner Roll & Dessert

Please bring nonperishable items or paper products to the annual meeting. All donations will be provided to Celina's local CALL Food Pantry. **Each member participating will be entered to win one of four \$25 cash prizes!**



Annual Business Meeting

We will be conducting our annual business meeting and members will vote for elected officials (Board of Directors). Additional information will be provided on this past year's activities, our plans for the future, and the overall operations of the credit union.

Ballot for Board of Directors:

Members will vote to fill 4 open board seats. The following is the 2018 ballot: Donna Hartke Brent Koesters
 Roxanne Klenke Ryan Byers

Board members with 2 years left to serve:

Randy Gaerke, Pat Adams, and Jantzen Hinton

O.U.R. Home - Angel Tree

We recently teamed up with O.U.R. Home Family Resource Center's Annual Angel Tree Gift Drive. In December, members purchased gifts for 50 of our area's children. Due to your generosity, these families had a brighter Christmas and Holiday Season!

Offering Two \$1,000 Scholarships

Dynamic FCU will be awarding two \$1,000.00 scholarships for 2018. The submissions are due March 31, 2018 with the following requirements: Applicants must be in pursuit of post-high school studies of any kind; including professional, vocational and academic studies. Must have a current grade point average of at least 2.50 and be enrolled in an accredited college, university or technical school in the fall of 2018. Proof of acceptance is to be provided. Applicant must be a member of DFCU and in continuous good standing. To qualify, an applicant must be at least a high school senior or in pursuit of post-secondary education of any kind, including professional, vocational, and academic studies not limited to colleges or universities. Applications are available in our lobby or online at www.dynamicfcu.com. Winners will be announced May 11, 2018.

Welcome Home Grant

Dynamic Federal Credit Union is a member of the Federal Home Loan Bank (FHL Bank) of Cincinnati. As a member of the FHL Bank, Dynamic Federal Credit Union can offer its members the Welcome Home Grant. The Welcome Home Program provides borrowers with a grant to fund a reasonable down payment and closing costs in order to create homeownership. Members may be awarded a grant up to a maximum of \$5,000 per homebuyer, to purchase an owner-occupied house. In the past, the Welcome Home Funds became available at the beginning of March; so mark your calendar and watch for any updates! Call 419-586-5522 to speak with our loan department.



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

2015 - New Auto (as low as)
Up to 84 Mo 2.75%*

2012 - 2014 Auto (as low as)
Up to 72 Mo. 2.75%*

2011 and Older Auto (as low as)
48 Mo 2.75%*

Recreational Vehicles (as low as)
Same As Auto Rates*

**Rate includes .25% off for pre-approval and
 .25% off for direct deposit with automatic
 payment. Rate and term are dependent on past
 credit performance.*

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

Text Banking:
57682

Lost/Stolen Visa:
1-866-604-0381

Lost/Stolen ATM or Check Card:
1-866-546-8273

www.dynamicfcu.com

MasterCard Priceless Surprise® Promotion

Dynamic MasterCard holders will automatically be entered into MasterCard's Priceless Surprise® when they make a signature based transaction of \$10 or more with their Dynamic MasterCard from 11/7/2017 until 11:59:59 PM Central Time on 5/4/2018. You could be surprised with an incredible getaway or statement credit! Use your Dynamic Federal Credit Union MasterCard® for a chance to be surprised!



**priceless.
 surprises**

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.



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.

Closing Cost On Home Equity Loans Waived!

Home renovations? Wedding expenses? Tuition expenses? We're excited to lend you a helping hand with our Home Equity Line of Credit! Contact us at **419-586-5522** and speak with Annette or Jayme for more information on how you can utilize the equity in your home to help with these expenses!

- Zero Closing Cost for January 2018
- 3 year fixed rate as low as 5.00% APR*
- 10 year repayment period
- No minimum required balance per year



- 5 year draw period
- No annual fee
- No per advance fee
- Line of credit up to 80% of equity value

**Rate and term dependent on credit performance.*

Simplify Your Life With Online Bill Pay

When you have Bill Pay you'll have more freedom to enjoy life. Here's how Dynamic's Bill Pay gives you convenience, savings and security. You can:



- Pay your bills electronically, all in one place.
- Make secure payments to any person, financial institution or company anywhere, anytime.
- Automate recurring payments to save time each month.
- Receive email and text reminders when bills are due.

Visit www.dynamicfcu.com for a helpful step-by-step video or call 419-586-5522 for more information on how to begin!

