

# DYNAMIC FEDERAL CREDIT UNION

## January 2021

900 E. WAYNE STREET  
CELINA, OH 45822

419-586-5522  
WWW.DYNAMICFCU.COM

### Is a Scammer Getting Unemployment Benefits in Your Name?

In a large-scale scam erupting in the midst of the Coronavirus pandemic, imposters are filing claims for unemployment benefits, using the names and personal information of people who have not filed claims. People learn about the fraud when they get a notice from their state unemployment benefits office or their employer about their supposed application for benefits.

If this happens to you, it means someone is misusing your personal information, including your Social Security number and date of birth. **Act fast.** Here are steps that can help you protect your finances and your credit:

1. **Report the fraud to your employer.** Keep a record of who you spoke with and when.
  2. **Report the fraud to your state unemployment benefits agency.**
    - ◇ Keep any confirmation or case number you get. If you speak with anyone, keep a record of who you spoke with and when. To report to the State of Ohio call 1-800-686-1555 or visit: <https://secure.jfs.ohio.gov/feedback/ouc/ouc-fraud/index.stm>
  3. Visit [IdentityTheft.gov](https://www.identitytheft.gov) to report the fraud to the FTC and get help with the next important recovery steps.
    - ◇ These include placing a free, one-year fraud alert on your credit, getting your free credit reports, and closing any fraudulent accounts opened in your name. [IdentityTheft.gov](https://www.identitytheft.gov) also will help you add a free extended fraud alert or credit freeze to your credit report. These make it more difficult for an identity thief to open new accounts in your name.
    - ◇ **Review your credit reports often.** For the next year, you can check your reports every week for free through [AnnualCreditReport.com](https://www.annualcreditreport.com). This can help you spot any new fraud quickly.
  4. **Let your accountant or tax preparer know.**
    - ◇ Ask about filing an Ohio State Tax Identity Theft Affidavit "Ohio IT TA" and a Federal Identity Theft Affidavit "Form 14039".
  5. **Let Dynamic FCU know.** We can guide you in the appropriate steps.
- One other thing: The unemployment payments are being sent on Reliacard (Debit Cards) or sent to accounts the imposters control. But sometimes payments get sent to the real person's account, instead. If this happens to you, the imposters may call, text, or email to try to get you to send some or all of the money to them. They may pretend to be your state unemployment agency and say the money was sent by mistake. This a money mule scam and participating in one could cause you more difficulties. If you get benefits you never applied for, report it to your state unemployment agency and ask for instructions. Don't respond to any calls, emails, or text messages telling you to wire money, send cash, or put money on gift cards. Your state agency will never tell you to repay money that way. Anyone who tells you to do those things is a scammer. Every time.

### ANNUAL MEETING POSTPONED

The 2021 Annual Meeting date has not been set due to the COVID-19 Pandemic. Please watch our website or next newsletters for any updates or planned dates.

The current Board of Directors are:

- ⇒ Ryan Byers, President
- ⇒ Jantzen Hinton, Vice President
- ⇒ Angie Kunk, Secretary
- ⇒ Julie Roth, Treasurer
- ⇒ John Hewitt, Director
- ⇒ Michelle Dues, Director
- ⇒ Cris Morreale, Director

The following are board members with expiring terms:

- ⇒ Julie Roth
- ⇒ Angie Kunk
- ⇒ Jantzen Hinton



### This Holiday Season, Stress Less by Saving More!

During the most wonderful time of the year, we want to help you enjoy what matters most, and ease your financial worries! Whether you have high interest credit card debt or are dealing with debt from other unexpected expenses, our financial wellness partners at GreenPath can help address your financial concerns and make a plan for living a financially healthy life. Call GreenPath today for a FREE counseling session and see if a Debt Management Plan could help you to lower your credit card interest rates, save more, and pay off your debt in less time. Call today: 1-877-337-3399 or visit [www.greenpathref.com](http://www.greenpathref.com).

Share Certificates  
 6 Mo 0.250% APY  
 12 Mo 0.376% APY  
 18 Mo 0.501% APY  
 24 Mo 0.626% APY  
 APY= annual percentage yield  
 minimum deposit \$500

Share, Christmas,  
 Vacation, Escrow Account  
 \$100-\$4,999.99 .030% APY  
 \$5,000-\$19,999.99 .070% APY  
 \$20,000+ .125% APY

Student Share  
 0.752% APY

**ALL RATES AND TERMS ARE SUB-  
 JECT TO CHANGE AT ANYTIME**

Auto (as low as)  
 Up to 84 Mo 2.50%\*

Recreational Vehicles  
 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:  
 1-888-297-3416

**Welcome Home Grant Available March 2021**

Mark your calendar to call our Mortgage Experts!

419-586-5522  
 Kara ext. 1114  
 Annette ext. 1105  
 Jayme ext. 1104

## Two \$1,500 Scholarships Available

It's that time of year again! We are pleased to announce another chance at offering two (2) \$1,500 Scholarships to our members who are continuing their education. This year's scholarship opportunity is a video-based scholarship. The video scholarship begins 1/4/2021 and ends 4/5/2021 at 11:59:59 p.m. EST. Please watch our website for more information by visiting [www.dynamicfcu.com](http://www.dynamicfcu.com). You can also email [scholarship@dynamicfederalcu.com](mailto:scholarship@dynamicfederalcu.com) if you have any questions.

have you **HEARD** about... **Grandkid Scam—FTC.GOV**

Here's how they work:

You get a call: "Grandpa, I need money for bail." Or money for a medical bill. Or some other kind of trouble. They caller says it's urgent—and tells you to keep it a secret. But is the caller who you think it is? Scammers are good at pretending to be someone they're not. They can be convincing: sometimes using information from social networking sites, digital newspapers, or hacking into your loved one's email account, to make it seem more real. And they will pressure you to send money before you have time to think.

Here is what you can do:

1. **Stop. Check it out.** Before you send any money or give any more information over the phone. Look up your grandkid's phone number yourself, or call another family member. If you feel you have nobody to discuss this with, stop into our office and one of our staff members can assist you in checking the validity of the call. Our staff is ready and willing to help.
2. **Pass this information on to a friend.** You may not have gotten one of these calls, but chances are you know someone who will get one—if they haven't already.
3. **Please report scams.** If you spot a scam, please report it to your local police department and the Federal Trade Commission. 1-877-FTC-HELP or go to [www.ftc.gov/complaint](http://www.ftc.gov/complaint)
4. **Hang up.** If you don't recognize the phone number, hang up. Don't give the scammer any of your time or money.



**Take Full Control Of Your ATM/Debit Cards**

Download on the App Store  
 Get it on Google play

Manage Your Card Spending Right From Your Mobile Device –  
**Download MyCardRules App Today!**

**Ready, Set, Snow!**

**Rates As Low As 2.50% APR\***

On All Titled Vehicles.  
 With Pre-approval & Automatic Payment Through Direct Deposit

\*APR-Annual Percentage Rate. Rate and term dependent on past credit performance. Rate advertised includes deductions for pre-approval and automatic payment through direct deposit. Rates and terms are subject to change.