



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



Debit Card PIN Update

With the high volume of debit card skimming and fraud, to protect your accounts even further, Dynamic Federal Credit Union has set **some** types of transactions in **some** states to require a PIN to approve your debit card transactions.

Your PIN is required for SOME merchants (for example: gas stations, supermarkets, pharmacies) in the following states:

1. Arizona
2. Florida
3. Georgia
4. Massachusetts
5. Michigan
6. New Jersey
7. New York
8. Pennsylvania
9. Texas
10. Wisconsin



**PIN MAY
BE REQUIRED
AT SOME
MERCHANTS
IN SOME
STATES**

TruStage Insurance Available For 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.

E-Receipts Available!

We are pleased to announce that electronic receipts are available for your credit union transactions! You now have the choice of having your receipt emailed or texted to your mobile device or you can still have them printed. When you choose to have your receipt emailed or texted, you'll get secure, convenient and environmentally friendly history of your credit union transaction. Account numbers are always masked, and you won't have to hassle with paper receipts cluttering your purse or wallet. Remind the staff how you want your receipt on your next visit to DFCU!



If you are traveling to these states and are denied while attempting a transaction as a "credit" (without your PIN), please try again using your PIN as a "debit". The entire state of California is blocked- therefore even a PIN will not allow a transaction to go through.

In our continuing efforts to keep your accounts secure, we've improved our alert system for potential debit card fraud and the update in procedure:

1. When potential fraud is detected, you will receive an automatic email notification from Dynamic Federal Credit Union with the option to reply with "fraud" or "no fraud".
2. One minute after the email, you will receive a text alert, which also has the "fraud" or "no fraud" option.
3. If there is no response received from you, five minutes after the text alert, you will receive automatic phone calls to confirm or deny fraud.

Remember – our messages will *never* ask for your PIN or account number.

***The phone number for our Debit Card Fraud Center has changed to 1-800-417-4592. The Credit Card Fraud Center number is 1-800-369-4887. If you add these numbers to your phone contacts and label them "Fraud Center", it will display whenever you get a call or text from these numbers.**

Visa Travel Money Card – Safe Way to Travel

Going on a vacation this summer? Enjoy the convenience of paying for goods and services wherever VISA cards are accepted- including international.



- Issued here at the credit union
 - Ready within 24 hours
 - Unlimited reloads
 - Safer than carrying cash
 - Upload any amount from \$100 - \$5,000
 - Prepaid card- no credit qualifications needed
- Stop in today to find out more!

Credit Union Hours

Monday – Thursday 8:30 am – 5:30 pm
Friday 7:00 am – 6:00 pm
Saturday 8:30 am – 12:30 pm

AUTO LOANS
to help get you on the open road.
RATES AS LOW AS
1.5% APR*
ON ALL 2014 & NEWER MODELS

*Rate and term dependent on past credit performance. Rates include deductions for automatic payment through direct deposit (.25%) and pre-approval (.25%). Add .50% for Recreational Vehicle loan rates.

Dynamic Federal Credit Union Rewards

Everyone is looking for ways to save money, and that's just what Love My Credit Union Rewards is all about. Dynamic Federal Credit Union is excited to offer you, our member, exclusive discounts and benefits on products and services you use every day. Credit union members have already saved over \$1 billion with Love My Credit Union Rewards discounts. So along with lower loan rates and fewer fees, you can receive discounted pricing on most new Chevy, Buick, or GMC vehicles with the Credit Union Member Discount from GM! Start saving today at www.LoveMyCreditUnion.org.



DFCU Scholarship Winners

This year Dynamic awarded two \$1,000 scholarships to the best entries to the topic: "As a credit union member, explain why someone should choose a credit union as their primary financial institution over alternative service providers, such as for-profit banks?". Congratulations to Karlee Huber of Celina, and to Ashley Bruns of Maria Stein. Thanks to all who entered the contest! Watch our website for next year's scholarship information.

Membership Growth At A Steady Rise

Dynamic Federal Credit Union is celebrating steady growth of 65-70 new members per month since moving to our new location in January! Your credit union is \$36 million in asset size and provides financial services to 5,000 members. We currently employ one part time employee and thirteen full time employees.



To better serve all members, our inbound phone system has been upgraded. When calling the office, an auto attendant will provide prompts for additional information on office hours, mailing address, telephone & online banking and how to report lost or stolen plastic cards after hours.

Dial 6 for a list of extensions, then:

- Dial 1 for a Member Service Representative
- Dial 2 for the Loan Department
- Dial 3 for the Teller Line
- Dial 4 for Technical Support
- Dial 5 for the Dial By Name Directory

If all credit union representatives are tending to other members, you will be prompted to leave a voicemail and your call will be returned. One final reminder, if you know the individual's direct extension that you would like to reach, dial it at any time to be connected.

Mercer County Fair Tickets Available At DFCU

Purchase your *pre-sale weekly fair passes* at the credit union for \$20.00. This pass admits one person daily. Dynamic also has the *pre-sale ride tickets* for \$35.00. The ride ticket needs to be presented to the person working the ride ticket booth where they will give you your armband each day. There are 7 ride tickets, one for each day, or however you wish to disburse them. The Mercer County Fair prices at the gate are \$6.00 for each day, and ride tickets are \$9.00 for each day. The credit union will begin selling the pre-sale tickets on July 1st. Be sure to help support the Mercer County Fair August 11 – 17, 2017!



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

Text Banking:

57682

Lost/Stolen Visa:

1-866-604-0381

Lost/Stolen ATM or Check Card:

1-866-546-8273

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