



July 2018

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



Introducing... *GreenPath*

Dynamic Federal Credit Union is pleased to announce the newest member benefit – **GreenPath** beginning August 1, 2018.

As a valued member of Dynamic FCU, we are committed to serving you. And as a benefit to you, we are providing you with free access to money management and financial education services. Dynamic FCU has teamed up with GreenPath in order to bring you **GreenPath Financial Wellness**, a financial education and counseling program. Through comprehensive education and exceptional service, GreenPath has been assisting individuals for more than 50 years.



As a member of Dynamic FCU, you can receive assistance with:

- Personal and family budgeting
- Understanding your personal credit report and how to improve your score
- Personal money management
- Debt repayment (fees may apply)
- Avoiding bankruptcy, foreclosure, and repossession

GreenPath can give personalized answers to your individual needs. For issues ranging from a proactive savings plan to saving a home from foreclosure, advice is only a phone call away.

GreenPath counselors are available Monday through Thursday 8 a.m. to 10 p.m. (EST), Friday 8 a.m. to 7 p.m. and Saturday from 9 a.m. to 6 p.m. To use this new service, simply call 1-877-337-3399 or visit them on the web at www.greenpathref.com.



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

Route 66 Extended Warranty Now Available

Dynamic FCU has partnered with Route 66 Extended Warranty to provide the most cost-efficient service agreements in the industry. Route 66 offers mechanical breakdown coverage and protects you against the high cost of major repairs. It also offers various levels of protection along with Emergency Roadside Service throughout the life of the contract! Route 66 coverage helps you enjoy your new purchase and maintain "Peace of Mind" because even the most reliable vehicle can develop a mechanical problem. Call to make an appointment with one of our knowledgeable loan officers today to discuss your options for the lowest cost, best coverage in extended service plans for your next vehicle!



Thinking About Retirement?

We now offer The RetireMEDiQ Program to all members and their families. The RetireMEDiQ Program is designed to guide individuals through the transition to Medicare coverage whether you are considering retirement, new to Medicare, working beyond age 65 or already enrolled in Medicare. They keep you informed and provide you with the knowledge and confidence you need to make important decisions that affect your health plan coverage. This program is available at no cost to you or your family members!

Getting started is easy!

- Sign up for The RetireMEDiQ Program by visiting www.retiremediq.com/B3
- Or speak with a licensed Benefit Advisor today by calling **1-800-605-6525**

Want to learn more about Medicare for yourself or a family member? Join us for a **Medicare 101 session** at our office, 900 E. Wayne St, Celina **Thursday Sept. 13, 2018** from 6:00 to 7:00 p.m. Donna Foster from RetireMEDiQ will discuss Medicare Part A and B, types of Medicare options including Medicare Advantage, Medicare Supplement, and Part D plans as well as tips for individuals planning to work beyond age 65. Seating is limited so reserve your seat by contacting danelle@dynamicfederalcu.com or call 419-586-5522, ext. 1108.



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. Along with lower loan rates and fewer fees, you can receive discounted pricing on select retailers! 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: "If you ran your credit union, what initiatives/programs/products would you implement to foster the philosophy of "people helping people?". Congratulations to Hope Ebbing and Hannah Rasaweher, both of Celina. Thanks to all who entered the contest! Watch our website for next year's scholarship information.

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.

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!

Mercer County Fair Tickets Available At DFCU

Purchase your *pre-sale weekly fair passes* at the credit union for \$25.00. This pass admits one person daily. Dynamic also has the *pre-sale ride tickets* for \$40.00. 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 \$12.00 for each day. Be sure to help support the Mercer County Fair August 10 – 16, 2018!

Credit Union Hours

Lobby: Monday – Thursday 9:00 am – 5:30 pm

Friday 9:00 am – 6:00 pm

Saturday 8:30 am – 12:30 pm

Drive Thru: Monday – Thursday 8:30 am – 5:30 pm

Friday 7:00 am – 6:00 pm

Saturday 8:30 am – 12:30 pm



Share Certificates

6 Mo 0.575% APY

12 Mo 0.625% APY

18 Mo 0.675% APY

24 Mo 0.850% APY

APY= annual percentage yield
minimum deposit \$500

Share, Christmas, Vacation, Escrow Account

\$100-\$4,999.99 .150% APY

\$5,000-\$19,999.99 .250% APY

\$20,000+ .350% APY

Draft Account

\$1,000-\$4,999.99 .050% APY

\$5,000-\$19,999.99 .150% APY

\$20,000+ .250% APY

Student Share

.853% APY

2015 - New Auto (as low as)

60 Mo 4.00% APR*

72 Mo 4.00% APR*

84 Mo 4.00% APR*

2012 - 2014 Auto (as low as)

60 Mo 4.00% APR*

2011 - Older Auto (as low as)

48 Mo 4.00% APR*

Recreational Vehicles (as low as)

Same As Auto

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

VISA

11.90% - 9.90% APR*

**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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