

# Dynamic Federal Credit Union

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

# JULY 2020



## No-Cost \$2,500 Accidental Death and Dismemberment Benefit Available



As a member of Dynamic Federal Credit Union, you have a no-cost \$2,500 Accidental Death and Dismemberment benefit. This benefit and others listed below are provided jointly through Dynamic FCU and American Income Life Insurance (AIL). A welcome letter along with a registration

card will be mailed to you, and if you return the registration card you will receive your certificate of coverage and name of your beneficiary. If you do not name your beneficiary, the \$2,500 would be paid to your estate and may be taxable. Those who return the card can receive a Health Services Discount Card for you and your family at no cost that provides household discounts of 10% to 60% on prescriptions, hearing care, vision care/products, and chiropractic care. Optional discount dental is available. You can also receive Child Safety Kits for your children and grandchildren at no cost. These kits help you gather vital data, photos, and fingerprints for authorities in the event of an emergency. If you have questions, please call American Income Life Insurance Company at 1-800-495-1213 or Krissa Hensley, AIL Public Relations, directly at 419-344-4832.

## Scholarship Winners

The winners of two \$1,500 Scholarships were Olivia Scott and Kyle Bruns. Olivia Scott is attending Miami University pursuing a career as a Certified Registered Nurse Anesthetist. Kyle Bruns will be attending Wright State University Lake Campus this fall. Congrats to Olivia and Kyle, and thank you to all those who entered!

### Change In Terms Notice

Effective July 1, 2020 our Funds Availability Policy will be changed to the following:

We are increasing the amount we make available for withdrawal by checks not subject to next day availability from \$200 to \$225. In addition, the amount available for withdrawal on exception holds for large deposits, new accounts, and the amount for determining a repeat overdraft increases from \$5,000 to \$5,525.

### Preventing Elder Fraud

#### Think ahead.

Talk to your loved ones about their wishes for the future and help them plan for it by designating power of attorney and healthcare directives. Consider giving someone else authority in financial matters if their physical or mental health is declining.

#### Stay connected.

Keep in regular contact with your loved ones through frequent calls, texts, emails and visits.

#### Build trust with sensitive financial matters.

Extreme privacy when handling money issues is common for senior citizens, but it also sets them up for vulnerability in that area. Become the trusted financial advocate your loved one needs.

#### Set up separate accounts.

If your loved one is willing, set up several separate accounts so that they aren't completely wiped out should they fall victim to a scam.

#### Set up direct deposit.

Have checks deposited directly into their account so others don't have the opportunity to cash them.

#### Know before you sign.

Never sign any documents that you don't understand.

#### Recognize the red flags.

Unfortunately, most cases of elder financial abuse are committed by someone the victim knows. Be aware of the sudden reappearance of any friend or family member who has been largely absent in your loved one's life or multiple requests to change account ownership.

#### Trust your gut.

If something feels off or things are not adding up with your loved one's finances, follow your intuition and get help.

#### Report any wrongdoing.

If you're convinced someone is scamming your loved one out of their money, contact your financial institution or Adult Protection services immediately and file a report with your local police department.

Share Certificates  
 6 Mo 0.501% APY  
 12 Mo 0.626% APY  
 18 Mo 0.752% APY  
 24 Mo 0.878% APY  
 APY= annual percentage yield  
 minimum deposit \$500

Share, Christmas,  
 Vacation, Escrow Account  
 \$100-\$4,999.99 .05% APY  
 \$5,000-\$19,999.99 .125% APY  
 \$20,000+ .25% APY

Student Share  
 1.256% APY

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.

ALL RATES AND TERMS ARE SUBJECT TO CHANGE AT ANYTIME

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



## Dealing With Financial Challenges: We're in This Together

Our hearts go out to those affected by the lasting impact of COVID-19. We know that recent times have been tough for many of you, and there may be challenges ahead.



Please know that we are here to support you through these difficult times. If you are unable to make your Dynamic loan payments due to work restrictions, please do not hesitate to contact your loan officer: 419-586-5522 Annette ext. 1105, Jayme ext. 1104, Diane ext. 1103 for assistance. If you've experienced a loss of income, unplanned expenses, or other financial challenges, we encourage you to take advantage of free financial counseling with our partners at GreenPath Financial Wellness. Call GreenPath today at 877-337-3399, and one of their kind, caring, NFCC-certified counselors will help you access the resources and experiences you need to navigate current challenges and make informed financial decisions. It's free, no-pressure, and 100% confidential.



## Mercer County Fair Tickets Available

Presale tickets available until August 10<sup>th</sup>. Pre-sale ride tickets are available for \$40. The ride ticket needs to be presented to the person working the ride booth. They will then put your armband on. There are 7 tickets, one for each day or however you choose to use them. Pre-sale weekly passes cost \$25. This pass admits one person daily. Get out and support the Mercer County Fair!

**Get Peace Of Mind With  
 Our Low Auto Rates**

**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.