



900 E. Wayne Street, Celina, OH 45822

419-586-5522

www.dynamicfcu.com

October 2018



SAVE THE DATE! ANNUAL MEETING MARCH 10TH

Dynamic Federal Credit Union Annual Meeting will be held on Sunday, March 10th, 2019 at The Galleria in Celina. There will be BINGO, prizes, and special events for the kids! Tickets will be available at our office beginning the first part of December 2018. No tickets will be sold at the door; pre-sale tickets are a first come first serve basis. Watch www.dynamicfcu.com for any updates!

O.U.R. HOME COAT DRIVE THROUGH OCT. 22ND

We are teaming up with O.U.R. Home during the month of October to collect new or lightly used winter coats, hats, gloves, scarves for those less fortunate in our community. Please stop by and drop off your donations before October 22nd!



FREE TRAINING SESSION NOV. 8TH: UNDERSTANDING YOUR CREDIT REPORT & HOW TO IMPROVE IT

Reading and understanding a credit report can be a challenging experience. But it doesn't have to be! This workshop will help you become knowledgeable about what a credit report and score is and why it is important, how to obtain their personal credit report, and how credit history affects you and how to improve it. Want to learn more about your credit? Join us at our office, 900 E. Wayne Street, on Thursday, Nov. 8, 2018 from 6:00 – 7:00 pm. Seating is limited, so reserve your seat by emailing danelle@dynamicfederalcu.com, or calling 419-586-5522 ext. 1108. Deadline to sign up is Friday, Oct. 26, 2018. Attend for a chance to win a door prize! Light refreshments to be served.

OCTOBER IS INTERNATIONAL CREDIT UNION MONTH

Find your platinum lining in credit unions! This year's ICU day theme combines the traditional gift of platinum for 70th anniversaries, a play on the saying "every cloud has a silver lining" and a celebration of the platinum-lined differences and impact credit unions have made and continue to make for their members and communities! Please help us celebrate throughout the entire month of October by participating in these drawings and sign-ups to be entered to win:

- Stop by on Oct. 3rd, 4th, and 5th for a sweet treat!
- Sign up for e-Statements **throughout October** 2018 and you will be entered to win one (1) of three (3) \$25 Visa Gift Cards!
- Sign up for Bill Pay **throughout October** 2018 and you will be entered to win one (1) of three (3) \$25 Visa Gift Cards!
- **October 12, 2018:** Member Appreciation Food Truck 11 am – 3 pm! Stop in for lunch on us!
- **October 27, 2018:** Shred It available 10 am – 1 pm! Free, secure and confidential on-site paper shredding! Let us help you with some fall cleaning! *limit 10 boxes per person; first come, first served.

TAKE ADVANTAGE OF OUR HOME EQUITY LOAN! CLOSING COSTS WAIVED FOR OCTOBER 2018!

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 October 2018
- 3 year fixed rate as low as 5.50% 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.

NEED A BUDGET BREAK FOR THE UPCOMING HOLIDAYS?

Take advantage of Dynamic Federal Credit Union's "Skip-A-Payment" program. We are offering skip-a-loan payments for the months of November or December. Simply complete the following form and return it to Dynamic Federal Credit Union's office. There will be a \$45.00 processing fee for each loan payment skipped. One half of the skip-a-payment program will be set aside for Dynamic FCU's scholarship fund. Watch for more details about the scholarship fund in your January 2019 Newsletter and on our website www.dynamicfcu.com beginning December 1, 2018.

Skip-A-Payment Available for November OR December 2018 Loan Payments*

Date: _____ Loan #: _____ Received By: _____

Which month do you want to skip? (select one)

- November (return this coupon no later than October 31, 2018)
 December (return this coupon no later than November 30, 2018)

Deduct the \$45.00 fee per loan from: (select one)

- Checking # _____
 Savings # _____

Member Printed Name: _____ Member Signature: _____

Phone: _____

*Interest will continue to accrue for two months on the unpaid balance. Valid on one month's payment only.

Offer not valid on Mortgages, Home Equity Loans or VISA. Subject to credit qualifications. Must be current on loan for past 6 months.

If you have credit life and/or disability on your loan(s), you will not be covered beyond the original maturity date. If you have GAP, your GAP coverage only includes up to 2 skips over the life of the loan. You will be notified if your skip payment request is not approved.

Share Certificates

6 Mo	0.802% APY
12 Mo	1.004% APY
18 Mo	1.205% APY
24 Mo	1.407% APY

APY= annual percentage yield
minimum deposit \$500

Share, Christmas, Vacation, Escrow Account

\$100-\$4,999.99	.350% APY
\$5,000-\$19,999.99	.451% APY
\$20,000+	.652% APY

Draft Account

\$1,000-\$4,999.99	.05% APY
\$5,000-\$19,999.99	.15% APY
\$20,000+	.25% APY

Student Share

1.508% APY

All Auto (as low as)

Up to 84 Mo 3.50%*

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



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!



START SAVING FOR CHRISTMAS 2019!

Dynamic Federal Credit Union's Christmas accounts were disbursed September 30, 2018 from your S-8 account into your primary share account S-0. Please review your September 2018 statement to find the amount that was deposited. If your account was set up on payroll deduction or automatic transfer, your Christmas account will continue for 2018. Stop in the office today to get a Christmas account set up and to make any changes to your payroll deduction!

Weekly Payroll Deduction	Saved by October	Bi-Weekly Payroll Deduction	Saved by October
\$5	\$260 plus dividend	\$5	\$130 plus dividend
\$10	\$520 plus dividend	\$10	\$260 plus dividend
\$15	\$780 plus dividend	\$15	\$390 plus dividend
\$20	\$1040 plus dividend	\$20	\$520 plus dividend
\$25	\$1300 plus dividend	\$25	\$650 plus dividend
\$30	\$1560 plus dividend	\$30	\$780 plus dividend



ScoreCard® REWARDS PROMOTION

ScoreCard® Rewards is thrilled to announce the 2018 ScoreBIG Sweepstakes. Visa Platinum Credit Cardholders are automatically entered to win one of 15 awesome prizes when they use their ScoreCard Rewards card from Aug. 1 to Oct. 31, 2018 for qualifying purchase. Just by using your card you are entered to win! Visit www.scorecardrewards.com for details!



SIMPLIFY YOUR LIFE!

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!

PLEASE EXAMINE . . .

Your September 30, 2018 Visa account statement and if it is not correct, communicate directly with the Supervisory Committee's external auditor as follows:

Carol Stoodt, External Auditor
2713 Township Road 182
Bellefontaine OH 43311-9427
Phone: (937) 935-3811

If no differences are reported within ten days, it will be assumed that the September 30, 2018 statement is correct. Do not mail any remittances to the auditor. This statement of account verification is being conducted in accordance with the directive of our Board of Directors.

