

# DYNAMIC FEDERAL CREDIT UNION



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

## October 2020



### ATM/Debit Card Enhancements Effective 9/28/2020

On September 28th, we migrated to a new debit card Platform. What does this mean for our members?

- ◆ Realtime fraud scoring of transactions. Please verify with us that your correct e-mail and phone number are connected to your ATM/Debit Card. Call us to confirm or make changes: 419-586-5522.
- ◆ The majority of our cardholders daily spending limit (Point Of Sale "POS" transactions) will be increased from \$500 to \$1,500 per day.
- ◆ ATM cash withdrawal limit of \$500 in a 24 hour time period.
- ◆ POS (Point Of Sale) and cash withdrawal limits are meant to protect you if your card is lost or stolen; temporary limit increases are available by contacting the credit union: 419-586-5522.
- ◆ New toll free phone number to activate an ATM/Debit Card or to set or change an existing PIN: 1-800-290-7893.
- ◆ COMING SOON! MyCardRules Mobile APP for your Dynamic FCU ATM/Debit Card!

### MyCardRules ATM/DEBIT CARD APP COMING SOON!

MyCardRules Puts You in Complete Control of Your Cards  
Download it to your mobile device today and you can:



Switch a card ON or OFF anytime you want



Limit the transaction dollar amount



Get an alert every time your card is used



### Coming Soon! MyCardRules mobile APP for your Dynamic ATM/Debit Card

- ◆ Turn your ATM/Debit Card "on and off".
- ◆ Set per transaction spending limits.
- ◆ Receive alerts on all transaction attempts declined.
- ◆ Set other instant alerts.
- ◆ Set a location boundary where the card can be used based on map region.
- ◆ Your account is password protected and highly encrypted.
- ◆ Set parental controls and monitoring.

MyCardRules is truly a better way to manage your cards. Because whether you want to stop certain types of transactions, limit spending on specific transactions, or simply get notified about card activity, MyCardRules gives you the certainty and security you need. Best of all, you're always in control. You set the rules and you create the restrictions and alerts that meet your specific preferences. Watch our website for our LIVE date on MyCardRules!



### 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 our office. There will be a **\$39.00** 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 2021 Newsletter and on our website [www.dynamicfcu.com](http://www.dynamicfcu.com) beginning December 1, 2020.

#### **Skip-A-Payment Available for November OR December 2020 Loan Payments\***

Date: \_\_\_\_\_ Loan #: \_\_\_\_\_ Received By: \_\_\_\_\_

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

- November (return this coupon no later than October 31, 2020)
- December (return this coupon no later than November 30, 2020)

**Deduct the \$39.00 fee per loan from: (select one)**

- Checking # \_\_\_\_\_
- Savings # \_\_\_\_\_

**Member Printed Name:** \_\_\_\_\_ **Member Signature:** \_\_\_\_\_ **Phone:** \_\_\_\_\_

NOTE: If you have already had a skip on your loan(s) due to COVID-19 Assistance, you will not be eligible for our Holiday Skip-A-Pay program.

\*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 0.501% 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

1.004% 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:

1-888-297-3416

# Doing Home Improvements This Fall?



Take advantage of our Home Equity Line of Credit! We're excited to lend you a helping hand! 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!

## Purchasing Your New Home

Whether it is your first home purchase, or you're in the market for your next home, Dynamic is here to make it easier for you every step of the way. DFCU offers competitive interest rates and closing costs on new home loans or refinancing. We also offer conventional, FHA and Rural Development products.

Make home buying a great experience by understanding the steps:

- ◆ Get pre-qualified for a mortgage
- ◆ Understand your mortgage options, including fixed rate, FHA and RD loans
- ◆ Find the mortgage that is right for you
- ◆ Access your mortgage loan online and make automatic payments

Discover smarter ways to finance your home with a mortgage from Dynamic FCU. Our mortgage loans feature:

- ◆ Low down payment options
- ◆ Competitive rates
- ◆ Fast turnaround time
- ◆ Reasonable closing costs

Give us a call to find valuable information to help you make smart decisions about buying or refinancing your home: Jayme extension 1104, Annette extension 1105, or Diane extension 1103.



\*APR=Annual Percentage Rate. Rates & term dependent on past credit performance. Rates include deductions for automatic payment through direct deposit (.25%) and pre-approval (.25%). Rates and terms are subject to change.

