

# DYNAMIC FEDERAL CREDIT UNION

www.dynamicfcu.com

419-586-5522

900 E. Wayne Street, Celina, OH 45822

October 2019

## OCTOBER IS INTERNATIONAL CREDIT UNION MONTH

Local Service. Global Reach. That's what you'll find at a Credit Union. This cooperative spirit has led to life-changing opportunities for people all over the world who've wanted to start a small business, own a home or continue their education but were denied access to other financial institutions. In many parts of the world, people's first taste of democracy is through their credit union, where "one member, one vote" is the governing structure. Please help us celebrate throughout the entire month of October!



Complete any of the following **throughout October 2019** and you will be entered to win one (1) of four (4) \$50 cash prizes! 5 entries per member max. Certain restrictions apply:

- Utilize our Skip-A-Pay (see below) - \$39 per loan!
- Take advantage of our waived closing cost on our Home Equity Loan (see ad below).
- Open a checking account – First \$5.00 deposit is on us!
- Open a student account – First \$5.00 deposit is on us!
- Open a Christmas club account – First \$5.00 deposit is on us!

## International Credit Union Month

Local Service.  
Global Reach.

## October Events

- **Oct. 2<sup>nd</sup> & 3<sup>rd</sup>:**  
Free Cookies in the lobby
- **Oct. 4<sup>th</sup>:**  
Member Appreciation Food Truck  
11 am – 3 pm  
Stop in the lobby for your free food tickets.
- **Oct. 5<sup>th</sup>:**  
Shred It 10 am – 1 pm  
Free, secure, on-site paper shredding  
\*limit 10 boxes per member; first come, first served.

Free Educational Session  
October 23rd 6 - 7 pm

"Saving to Achieve Your  
Financial Goals"

Presented by GreenPath

Join us at our office, 900 E. Wayne Street, on Wednesday, October 23, 2019 from 6:00 – 7:00 pm. Seating is limited, so reserve your seat by emailing [deb@dynamicfederalcu.com](mailto:deb@dynamicfederalcu.com), or calling 419-586-5522 ext. 1107.

## TAKE ADVANTAGE OF OUR HOME EQUITY LOAN! CLOSING COSTS WAIVED FOR OCTOBER 2019!

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 Home Equity loans
- 5 year draw period
- Approved by 10-31-2019, closed by 12-31-2019
- No annual fee
- 3 year fixed rate as low as 5.50% APR\*
- No per advance fee
- 10 year repayment period
- Line of credit up to 80% of equity value
- No minimum required balance per year

\*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 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 2020 Newsletter and on our website [www.dynamicfcu.com](http://www.dynamicfcu.com) beginning December 1, 2019.

### Skip-A-Payment Available for November OR December 2019 Loan Payments\*

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

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

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

- November (return this coupon no later than October 31, 2019)
- December (return this coupon no later than November 30, 2019)

- 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.

DCU-140886

### Share Certificates

6 Mo 1.004% APY  
12 Mo 1.130% APY  
18 Mo 1.256% APY  
24 Mo 1.762% APY

APY= annual percentage yield  
minimum deposit \$500

### Share, Christmas,

#### Vacation, Escrow Account

\$100-\$4,999.99 .476% APY  
\$5,000-\$19,999.99 .576% APY  
\$20,000+ .777% APY

#### Draft Account

\$1,000-\$4,999.99 .050% APY  
\$5,000-\$19,999.99 .150% APY  
\$20,000+ .250% APY

#### Student Share

1.888% APY

#### 2017 - New Auto (as low as)

Up to 84 Mo 3.50%\* APR

#### 2014 - 2016 Auto (as low as)

Up to 72 Mo. 3.50%\* APR

#### 2013 and Older Auto (as low as)

48 Mo 3.50%\* APR

Recreational Vehicles (as low as)

Same As Auto Rates\* APR

\*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.

APR= Annual Percentage Rate

All rates and terms are subject to change.

### VISA

11.9% - 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

[www.dynamicfcu.com](http://www.dynamicfcu.com)



## START SAVING FOR CHRISTMAS 2020!

Dynamic Federal Credit Union's Christmas Club accounts were disbursed September 30, 2019 from your S-8 account into your primary share account S-0. Please review your September 2019 statement to find the amount that was deposited. If your account was set up on payroll deduction or automatic transfer, your Christmas Club account will continue for 2020. Stop in the office today to get a Christmas Club account set up and to make any changes to your payroll deduction!



## Open A Christmas Club Account

Set Up Weekly Transfers

*\$10/week = \$520 + dividend*  
*\$20/week = \$1,040 + dividend*  
*\$30/week = \$1,560 + dividend*

## SAVE THE DATE! ANNUAL MEETING MARCH 8<sup>TH</sup>

Dynamic Federal Credit Union Annual Meeting will be held on Sunday, March 8<sup>th</sup>, 2020 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 2019. No tickets will be sold at the door; pre-sale tickets are a first come first serve basis. Watch [www.dynamicfcu.com](http://www.dynamicfcu.com) for any updates!



## Statement Audit: September 2019

**If you normally receive an e-statement, you are receiving a one-time paper statement for auditing purposes.**

**PLEASE EXAMINE . . .** your September 30, 2019 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, 2019 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.