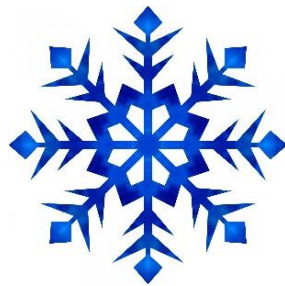


900 E. Wayne St., Celina, OH 45822
419-586-5522
www.dynamicfcu.com



January 2017

Annual Meeting – Sunday, March 19th

Tickets for our Annual Meeting are available at the Credit Union office. **Last day to purchase tickets is March 1, 2017.** Tickets are sold at a first come, first serve basis. No tickets will be sold at the door. We would like to remind you that each member of Dynamic Federal can bring *one* non-member as a guest. Seating will be at round tables, with 8 people per table. Please arrive early to accommodate your preferred seating arrangements.

Adult: \$9.00 Ages 5-12: \$5.00

Ages 4 and under: FREE * but must have a ticket

Location: Galleria – 909 E. Wayne St., Celina

Lunch at 12:30 – Doors open at 11:30

Annual Meeting Menu



Boneless Beef Chunk Roast, Fried Chicken, Chicken Noodles, Mashed Potatoes, Corn, Cole Slaw, Dinner Roll & Dessert



Please bring nonperishable items or paper products to the annual meeting. All donations will be provided to Celina's local CALL Food Pantry. **Each member participating will be entered to win one of four \$25 cash prizes!**

Annual Meeting Food Drive

Annual Business Meeting

We will be conducting our annual business meeting and members will vote for elected officials (Board of Directors). Additional information will be provided on this past year's activities, our plans for the future, and the overall operations of the credit union.

Ballot for Board of Directors:

Members will vote to fill 3 open board seats. The following is the 2017 ballot: Pat Adams Randy Gaerke Open Seat

Board members with 1 year to serve:
Donna Hartke, Ryan Byers, Rox Klenke, Brent Koesters

After a brief business meeting, a fun filled afternoon is planned with BINGO, face painting, 50/50, and other drawings!
Some of the door prizes: Gas Grill, 32" Flat Screen TV, Digital Camera, Lap Top, Tablet, & Much More!

New Location Open

Come check out our new location – 900 E. Wayne St., Celina, OH 45822. Our Summit Street location has been closed! The new 5,450 square foot facility includes a drive-up ATM & night depository, 3 drive thru lanes, 35 parking spots for staff and members, 2 convenient entrances & exists to the site, self-serve coin counter, and much more!



O.U.R. Home - Angel Tree

We recently teamed up with O.U.R. Home Family Resource Center's Annual Angel Tree Gift Drive. In December, members purchased gifts for 50 of our area's children. Due to your generosity, these families had a brighter Christmas and Holiday Season!



Online Bill Pay

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.

Simplify your life with
online bill pay

Here's how easy it is to get started:

- Grab a bill and log into your DFCU Online Banking Account.
 - Click on the Bill Pay tab at the top.
 - Select the checking account you wish to pay from, then select Continue To Bill Pay Site; each future log in will use that same checking account as default -- but you can add additional checking accounts later once logged into Dynamic Federal Credit Union Bill Pay.
 - Once signed in, click on the "Add a Payee" button on the dashboard.
 - Enter the required payee information found on your bill.
- Visit www.dynamicfcu.com for a helpful step-by-step video or call 419-586-5522 for more information on how to begin!

Share Certificates

6 Mo	0.10% APY
12 Mo	0.20% APY
18 Mo	0.30% APY
24 Mo	0.35% APY

APY= annual percentage yield
minimum deposit \$500

Share, Christmas, Vacation, Escrow Account

\$100-\$4,999.99	.05% APY
\$5,000-\$19,999.99	.10% APY
\$20,000+	.15% APY

Draft Account

\$1,000-\$4,999.99	.00% APY
\$5,000-\$19,999.99	.00% APY
\$20,000+	.15% APY

Student Share

.75% APY

2014 - New Auto (as low as)

60 Mo	3.00%*
66 Mo	3.25%*
72 Mo	3.75%*
84 Mo	4.25%*

2012 - 2013 Auto (as low as)

60 Mo	3.50%*
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2010 - 2011 Auto (as low as)

60 Mo	4.00%*
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2009 Auto (as low as)

48 Mo	4.50%*
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Recreational Vehicles (as low as)

auto rates + 1/2%*

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

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

Lost/Stolen Visa:

1-866-604-0381

Lost/Stolen ATM or Check Card:

1-866-546-8273

www.dynamicfcu.com



Welcome Home Grant



Dynamic Federal Credit Union is a member of the Federal Home Loan Bank (FHL Bank) of Cincinnati. As a member of the FHL Bank, Dynamic Federal Credit Union can offer its members the Welcome Home Grant. The Welcome Home Program provides borrowers with a grant to fund a reasonable down payment and closing costs in order to create homeownership. Members may be awarded a grant up to a maximum of \$5,000 per homebuyer, to purchase an owner-occupied house. In the past, the Welcome Home Funds became available at the beginning of March; so mark your calendar and watch for any updates! Call 419-586-5522 to speak with our loan department.



DFCU Offering Two \$1,000 Scholarships

Dynamic FCU will be awarding two \$1,000.00 scholarships for 2017. The submissions are due March 31, 2017 with the following requirements:



- Applicants must be in pursuit of post-high school studies of any kind; including professional, vocational and academic studies.
- Must have a current grade point average of at least 2.50 and be enrolled in an accredited college, university or technical school in the fall of 2016. Proof of acceptance is to be provided.
- Applicant must be a member of DFCU and in continuous good standing.

To qualify, an applicant must be at least a high school senior or in pursuit of post-secondary education of any kind, including professional, vocational, and academic studies not limited to colleges or universities. Applications are available in our lobby or online at www.dynamicfcu.com. Winners will be announced May 12, 2017.

COMING SOON! INSURANCE BUILT FOR CREDIT UNION 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.



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INSURANCE SOLUTIONS

FOR EVERYTHING THAT MATTERS

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.

Help Us Welcome Our Newest Employee

Our entire staff is proud to announce a new addition to the Dynamic Team! Jennifer Germann is our newest full time teller! She is a 2009 graduate of Wright State University with a bachelor's degree in Accountancy. She and her husband reside in Celina with 3 children. Welcome aboard, Jennifer!