

# DYNAMIC FEDERAL CREDIT UNION

Guiding The Way To Financial Success.

900 E. Wayne St., Celina

419-586-5522

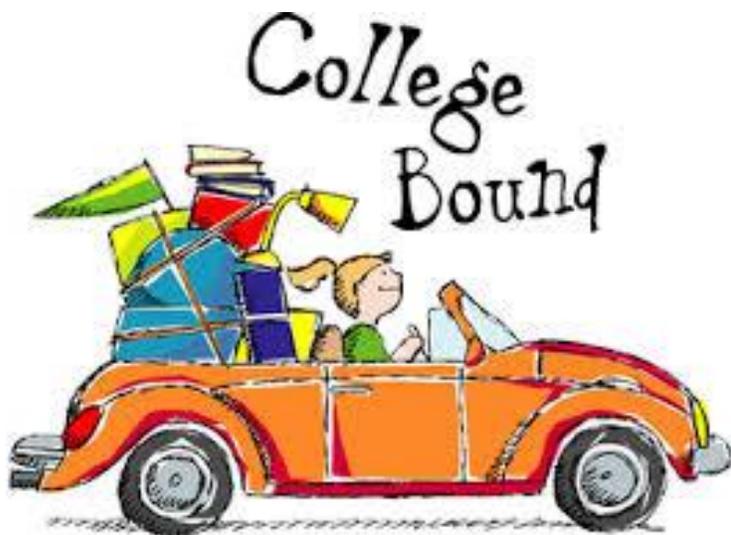
www.dynamicfcu.com

April 2019

## “Money Matters For College Bound Students” Presented by GreenPath™

April 25, 2019 6:00 pm – 7:00 pm

When you're young, you dream of living on your own. But how exactly do you get there? Dynamic Federal Credit Union has partnered with GreenPath Financial Wellness™ to provide a workshop to help introduce young members to fundamental money concepts including earning money, setting goals, and budgeting. Explore financial life after high school including options for paying for post high school education, reducing college costs, and budgeting once you enter the workforce. Important credit and savings concepts are also covered! RSVP by calling 419-586-5522 extension 1107 or emailing deb@dynamicfederalcu.com. Workshop located at Dynamic Federal Credit Union's office located at 900 E. Wayne Street, Celina, OH.



## \$5,000 Scholarship Available

Need help tackling the financial woes associated with higher education? The Ohio Credit Union Foundation (OCUF) has a \$5,000 video scholarship opportunity for Ohio credit union members pursuing an undergraduate degree. Entrants must answer the scholarship question, *“Pick one of the five fundamentals of credit unions and use it to convince your best friend why it's better to use a credit union than any other kind of financial institution”* by creating a video 1 to 2½ minutes in length. Video entries can be edgy, funny, bold, simple, serious – or anything in between!

All video entries must be submitted by Tuesday, April 30 at 11:59:59 p.m. EST. All entries must be submitted via the Foundation's website [www.ohiocreditunionfoundation.org](http://www.ohiocreditunionfoundation.org). Any questions can be directed towards [JCollins@ohiocul.org](mailto:JCollins@ohiocul.org) or call 1-800-486-2917

## Welcome Home Funds

Dynamic Federal Credit Union is proud to announce its membership with the Federal Home Loan Bank (FHLBank) of Cincinnati. As a member of the FHLBank, Dynamic can offer its members the Welcome Home Grant. The program provides borrowers with funds to be used toward down payment and closing costs to purchase a residence. Members may be awarded a grant up to a maximum of \$5,000 per homebuyer, to purchase an owner-occupied home.



## MasterCard Priceless Surprise® Promotion

In February, MasterCard® contacted Dynamic Federal Credit Union to inform us that one of our members was a Priceless Surprise® \$500 Cash Winner from the last quarter of 2018! Another Priceless Surprise contest will return on July 1, 2019; watch our next newsletter for details and remember to use your Dynamic Federal Credit Union MasterCard® for a chance to be surprised!



priceless.  
surprises

## Upcoming Credit Union Educational Sessions

- ✓ April 25<sup>th</sup>: Money Matters for College Bound Students
- ✓ September 19<sup>th</sup>: Identity Theft
- ✓ September 26<sup>th</sup>: Medicare 101
- ✓ October 23<sup>rd</sup>: Saving To Achieve Your Financial Goals

\*all sessions are from 6:00 – 7:00 pm @ Dynamic Federal Credit Union, 900 E. Wayne Street, Celina; please RSVP by emailing [deb@dynamicfederalcu.com](mailto:deb@dynamicfederalcu.com) or calling 419-586-5522 extension 1107. Watch our website for details.

## Community Connections

Over the past few months, Dynamic Federal Credit Union and its generous members have donated to numerous local agencies. In October, we teamed up with O.U.R. Home's Annual Coat Drive by helping those less fortunate stay warm this past winter. Throughout the month of December, our staff and members participated in the Angel Tree Program by purchasing Christmas gifts for over 50 children in the area! And most recently, Dynamic FCU's staff and members helped contribute \$758 towards Mercer County's Relay For Life. Also donating 483 non-perishable food items to The C.A.L.L. Food Pantry! Thank you for taking time to help with these local causes!

## Stop. Think. Connect.™

Stop. Think. Connect™ is a national public awareness campaign aimed at increasing the understanding of cyber threats and empowering the American public to be safer and more secure online. Cyber threats affecting you, your family, and members of your community include:

» **Identity theft** is the illegal use of someone else's personal information in order to obtain money or credit. Identity theft can happen to anyone in any location across the country. Take simple steps to protect your online identity by:

- ✓ Locking and password protecting your computer and cell phone.
- ✓ Not sharing specific personal information online, such as your full name or birthday.
- ✓ Setting proper privacy settings on social networking sites.

» **Fraud** is the intentional perversion of truth in order to induce another to part with something of value or to surrender a legal right.

» **Phishing** is a scam by which an email user is duped into revealing personal or confidential information that the scammer can use illicitly or fraudulently. Fraud and phishing attacks may take the form of an authentic-looking website or a personalized email. Secure yourself from fraud and phishing attacks by:

- ✓ Turning off the option to automatically download attachments.
- ✓ Saving and scanning any attachments before opening them.
- ✓ Before providing any kind of information, call and verify with the source that they are indeed the ones who sent the email.

» **Other tips to follow:**

- ✓ Set secure passwords and don't share them with anyone. Avoid using common words, phrases, or personal information and update regularly.
- ✓ Be suspicious of unknown links or requests sent through email or text message. Do not click on unknown links or answer strange questions sent to your computer or mobile device, regardless of who the sender appears to be.



STOP | THINK | CONNECT™

Protect yourself and help keep the web a safer place for everyone.

## Credit Union Hours

Mon. – Thurs.: 9:00 am – 5:30 pm Drive Thru Opens At 8:30 am  
Fri.: 9:00 am – 6:00 pm Drive Thru Opens At 7:00 am  
Sat.: 8:30 am – 12:30 pm

## 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

2016 - New Auto (as low as)

Up to 84 Mo 4.00%\* APR

2013 - 2015 Auto (as low as)

Up to 72 Mo. 4.00%\* APR

2012 and Older Auto (as low as)

48 Mo 4.00%\* 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)

