

SUMMER 2022



# Member Connection



## Online Mortgage Application

We continue to look into ways to make your banking experience easier and more enjoyable!

We are proud to announce we are now accepting Online Mortgage Applications! Members still receive the same care and local decisioning right at their finger tips!



## Shred Day

Our annual Shred Day is scheduled for Saturday, **October 1st, 2022.**

The event will begin at 9:00am and end at 12:00pm, located behind the Tom Miller Road Branch!

Bring up to 10 business boxes for shredding and Electronic Recycling (only hard drives) will be available.

Open to the public (including businesses).



Left to right: Brady C. (Director at ADK Helping Hands), Anna (DFCU), ADK Helping Hands students, and Ellen (DFCU).

## Commitment to our Community

### The Credit Union Difference

The DFCU team has been extremely busy and active in our community! Anna Hewitt-Channell, *Business Development & Marketing Manager*, and Ellen Bouchard, *Business Development Officer*, delivered a check of \$350.00 that was raised by the staff of DFCU for our monthly Jean Day, to Adirondack Helping Hands in support of The Play Project.

Adirondack Helping Hands utilizes The Creative Curriculum, which is a thematically based program. The Play Project is a research based practice that targets social and emotional goals through play; particularly in children with autism. There is extensive training to be certified in this practice and Adirondack Helping Hands has a team dedicated to being certified. Not only does this practice help the child, but it involves parent training so you can get the interactions parents want and deserve with their child.

**Each year DFCU supports our community and in 2021 our donations exceeded \$35,533.00!! Donations are distributed in Clinton, Essex, Franklin, and St. Lawrence Counties.**

Interfaith Food Shelf  
Clinton Community College  
United Way  
CVPH Foundation  
Putt for Pencils  
Community Car Show  
Hospice Golf Tournament  
Clinton County Board of Realtors  
NCCS & SCS After Prom Party



JCEO Backpack



Clinton, Essex, Franklin Library System

Alzheimer's Ride to Remember  
Strand Center for the Arts  
North Country Veterans  
CVES Spelling Bee  
Skating Club of the Adirondack's  
Village of Dannemora Beautification  
Committee Sponsor  
Elmore SPCA  
ADK Helping Hands

## Investing in the Future & Looking Ahead

We strive to make the future a little brighter for our members! As we continue to grow, we are always looking for ways to make our member's experience better. Our Digital Service & Systems Optimization Manager, Brad Currie, has been hard at work on some fantastic updates to our online banking and mobile app.

Coming later this year, DFCU Mobile App will officially be optimized for tablets! Enrollment will be possible directly from your tablet and/or smartphone. Along with a new look & feel, we will be launching upgrades to BillPay, Credit Sense, Quicken Web Connect and Statements/eStatements. We will have more flexibility for businesses with logins, wire transfers, debit card management and even give you the ability to run payroll!

We are excited to announce new services, including Live Chat for quick assistance if you need some extra help and a new online program called, "Trends", which is a financial management tool. Stay tuned for more details and information as the launch gets closer!

## Employee Anniversaries

Thank you to the following employees for their dedicated years of service! Please join us in celebrating their anniversaries this quarter:

**Ciara Lemieux -- 5 years**

Senior Service Member Supervisor

**Lynne Mackowski -- 8 years**

Executive Assistant

**Emily Castine -- 10 years**

Loan Officer

**Jodi Sayah -- 21 years**

Accounting Specialist

**Trisha Surprenenant -- 8 years**

Compliance Officer & Branch Manager II

**Chloe Ballestas -- 1 year**

Human Resources Manager

## Quarterly Dividends

The Board of Directors declared the following rates for the third quarter.

	APY*
Regular Shares.....	0.05%
Club Accounts.....	0.05%
Escrow Shares.....	0.10%
IRA Shares.....	0.30%

### Kasasa Checking

0 - \$15,000.00 .....	3.00%
\$15,000+ .....	3.00% - 0.61%
All balances if qualifications not met.....	0.05%

### Money Market Shares

\$5,000.00 - \$24,999.99 ....	0.15%
\$25,000.00 - \$49,999.99 ....	0.20%
\$50,000.00 - \$74,999.99 ....	0.35%
\$75,000.00+ .....	0.40%

## Holiday Closures

Juneteenth  
June 20th, 2022

Independence Day  
July 4th, 2022

Labor Day  
September 5th, 2022

## Congratulations to our 2022 Scholarship Winners!

We will be awarding a total of \$10,000.00 in scholarships to our ten recipients. Our students will be graduating from Beekmantown, Northern Adirondack, Northeastern Clinton, Peru, Plattsburgh, Saranac, Saranac Lake, and Seton Catholic. Two alternates have also been chosen.

*Congratulations to the Class of 2022!!*

**Kennedy C.**

**Sadie D.**

**Margaret L.**

**Alexandria L.**

**Reid L.**

**Marrissa L.**

**Molly L.**

**Kallie P.**

**Amanda V.**

**Faline Y.**

## Annual Meeting & Election of the Board of Directors

Notification was made in the Spring 2022 Newsletter that positions were up for election. After a review of all applications, the nominating committee has nominated Bill Fornecker and Barb Ducatte to serve 3 year terms. Diane Akey will fill the remaining term of Tom Howard (who has stepped down from the board).

Any other members wishing to be placed on the ballot must submit a petition. Petition forms are available at the DFCU Operations Center on 342 Tom Miller Rd., Plattsburgh, NY. Petitions must be signed by at least 190 DFCU members and returned by the close of business on August 4, 2022, to the same address.

Signatures (names) and account numbers on the petition will be checked to ensure validity. Members must be at least eighteen years of age to sign the petition and vote. Along with the signed petition, candidates must submit a signed letter agreeing to the nomination and stating that he/she will serve if elected. An election will not be conducted by ballot when there is only one nominee for each position to be filled. The ballot, if necessary, will be a mail ballot. There will be no nominations from the floor of the annual meeting. Results of the election will be announced during the Annual Meeting.

The Annual Meeting is scheduled for September 11th, 2022. Please visit [dfcu.net](http://dfcu.net) for updates!

contact us!



### Tom Miller Road:

344 Tom Miller Road  
Plattsburgh, NY 12901

### Dannemora:

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Dannemora, NY 12929

Phone  
518.825.0323

Lost Debit Card  
800.472.3272

Email  
[info@dfcu.net](mailto:info@dfcu.net)

### New York Road:

122 New York Road  
Plattsburgh, NY 12901

### Champlain:

10 Elm Street  
Champlain, NY 12919

Telephone Banking  
800.391.8978

Lost Credit Card  
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Website  
[dfcu.net](http://dfcu.net)

