



# Dannemora Federal Credit Union *News*

## Champlain Office

10 Elm Street  
Champlain, NY 12919

T 518-298-8833

F 518-298-2530

Toll Free: 800-253-6239

## New York Road Office

122 New York Road  
Plattsburgh, NY 12903

T 518-563-5667

F 518-563-6551

Toll Free: 800-678-3447

## Tom Miller Road Office

344 Tom Miller Road  
Plattsburgh, NY 12901

T 518-825-0323

F 518-825-0333

Toll Free: 877-408-6337

## Dannemora Office

50 State Road, Bldg. 27, Apt. 2  
P.O. Box 758

Dannemora, NY 12929

T 518-492-2536

F 518-492-7480

Toll Free: 800-464-0044

[www.dfcu.net](http://www.dfcu.net)



[www.facebook.com/dannemorafcu](http://www.facebook.com/dannemorafcu)

## *Weiss Ratings Recognizes DFCU as "Excellent" Credit Union*

DFCU is proud to announce that we have received a rating of "A-" or "Excellent" for financial strength from independent Weiss Ratings firm, the nation's leading independent provider of rating and analyses of financial service companies, mutual funds, and stocks.

This review is a part of a process that Weiss Ratings goes through each quarter, monitoring the financial strength of more than 7,500 credit unions across the nation. This rating recognizes DFCU as "Weiss Recommended", offering "outstanding financial stability for its consumers, vendors, and employees." "Weiss Ratings' proprietary model uses more rigorous standards than other rating agencies, placing greater emphasis on a company's future financial solvency and its ability to withstand severe economic adversity," wrote the Weiss Ratings Team, in notifying DFCU of their status. "Achieving this Weiss Financial Strength Rating is a true distinction".

More Information about Weiss Ratings and its standards for evaluating financial institutions are available on their website at [www.weissratings.com](http://www.weissratings.com).

## *Members to Receive Year End Bonus for the 20th Consecutive Year!*

5% percent of your total dividends earned and interest paid during 2013 will be credited back to your account on January 2nd, 2014. Not many financial institutions offer cash back for simply using their products and services... especially given the current state of the economy. This is our way of showing you thanks, for taking advantage of our readily available services, and trusting us for all of your financial needs.



## December 31, 2013 Dividends

The Board of Directors declared the following dividend rates for December 31, 2013. Dividends will be credited to your account on January 2, 2014.

### APY\*

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

### Money Market Shares

\$5,000-\$24,999.99.....	0.15%
\$25,000-\$49,999.99.....	0.20%
\$50,000-\$74,999.99.....	0.35%
\$75,000+.....	0.40%

\*Annual Percentage Yield



This credit union is federally insured by the National Credit Union Administration

**DFCU will be closed in observance of the following holidays:**

New Years Day- January 1st

Martin Luther King Day- January 20th

President's Day- February 17th

## A Special Thank You to Our Retirees

We would like to thank our four wonderful retirees for their years of service and dedication that they have given us over the years. Together, they have a combined 97 years with DFCU! Thank you Nancy, Ginny, Bernadette, and Elaine! Good Luck and we will miss you!



## Be Protected from Fraudsters: Security Tips to Help Keep You Safe

With the start of the new year, it is important that you remember to take measures to protect yourself against fraud. Below are tips from the October 2013 NCUA Report on keeping your finances safe:

-Review your credit reports at least once a year. This will help you ensure that no fraudulent accounts have been opened using your personal information. Under the Fair Credit Reporting Act you are entitled to a free credit report once a year from each of the three nationwide credit reporting agencies. Visit [www.annualcreditreport.com](http://www.annualcreditreport.com) for more information.

-Monitor your financial statements and online banking regularly. Review your accounts regularly to identify any unauthorized account activity that create potential losses to your personal account.

-Teach children about what information to share over the internet. Fraudsters will often use games or free offers to obtain personal information, or will use spyware to track and steal information. Encourage children to only have online contact with friends they actually know, or set parental controls that allow children to only access trusted sites.

-Beware of downloading sneaky apps. Smart phone or social networking applications may provide application developers with your personal information such as messages, contacts, e-mails, or photos. Most of the time this information is not related to the purpose of the application and the information is sold to marketers, or third parties. Always read the privacy policy of each application so you understand what it is being used for.

-Shred documents with personal or financial information. Examples are your financial statements, credit card offers, and billing statements. (You can always bring this material to DFCU Shred Day in July!)

### Phishing Alert

We have recently received phone calls from members reporting suspicious phone calls asking for confidential information. These fraudulent calls are asking members for information on their debit/credit cards, sometimes saying that you need to reactivate your card. These phone calls are NOT from Dannemora Federal Credit Union OR Visa. DFCU would NEVER ask for your personal information, including your Social Security number or credit card information by e-mail, text, or over the phone. If Visa ever contacts you, they are able to provide you with the last four digits of the card they are inquiring about. If you receive one of these calls, do NOT give out your information.

## We would like to thank the following employees for their dedicated years of service as they celebrate their anniversaries:

Kenna D.	Teller	2 Years
Amy G.	Loan Officer	3 Years
Alison W.	Mortgage Loan Officer	4 Years
Donna D.	Teller	7 Years
Christie F.	Loan Officer	8 Years
Anita E.	Teller	10 Years
Dena R.	COO	14 Years

## Free First Time Homebuyer and Credit Improvement Seminars

Join us on Tuesday, February 25th, from 6:30 to 8:30 for our free credit improvement seminar at the Westside Ballroom located at 253 New York Road, Plattsburgh. Learn about how to improve your credit, understanding your credit score, and much more!

The following week on Tuesday, March 4, from 6:30 to 8:30 at the Westside Ballroom we will hold our First Time Homebuyers seminar. Going to the credit improvement seminar is very useful for first time home buyers, so we encourage you to attend both! Register at any branch or at [www.dfcu.net](http://www.dfcu.net) by February 14th

Event date and times are subject to change.

## Accidental Death and Dismemberment Insurance Update

You may have recently received a letter in the mail regarding Accidental Death and Dismemberment Insurance coverage. We have recently changed providers, changing the amount from \$1,000 in coverage to \$3,000, still at no cost to you! To ensure that you and your loved ones receive any payouts, it is important that you make sure your beneficiary information is accurate and up-to-date. Please return your updated information or stop by any branch and ask a teller to update your information. You may also call our call center at (800) 678-3447 to update beneficiaries.

## Important Notice Regarding International Wires

As of January 1, 2014, Dannemora Federal Credit Union will no longer issue outgoing international wire services. DFCU will continue to process all domestic wires. Due to new regulations and inherent risk that is associated with international wires, we have decided that is in the best interest of our members to discontinue this service. \*

We sincerely apologize for any inconvenience this may cause.

\*May not apply to some American banks located in foreign countries. Please stop by any of our branches for more details.

## Need help paying off that holiday debt?

With the bustling holiday season, it is easy to rack up credit card debt., even for the smartest shoppers. Paying down that post-holiday debt on multiple credit cards can be extremely stressful.

Consider consolidating that credit card debt with a home equity line of credit (HELOC). A HELOC could reduce your monthly payment, the amount of payments you make each month, and most importantly, your stress! Call Eva Provost at 563-5667 or Ali Willmott at 825-0323 to find out more information on how a HELOC can help you!



## Hours

**Dannemora Branch**  
Mon., Tues., and Fri.  
8:00 a.m. - 4:00 p.m.  
Wednesday  
8:00 a.m. - 4:30 p.m.  
Thursday  
7:30 a.m. - 4:00 p.m.

**Champlain Branch**  
Mon., Wed., and Fri.  
8:30 a.m. - 4:30 p.m.  
Tuesday  
8:30 a.m. - 4:00 p.m.  
Thursday  
8:30 a.m. - 5:30 p.m.

**New York Road Branch**  
Monday-Friday  
9:00 a.m. - 4:30 p.m.

**Tom Miller Road Branch**  
Mon. - Thurs  
9:00 a.m. - 4:30 p.m.  
Friday  
8:30 a.m. - 5:00 p.m.  
Drive-Thru  
Mon. - Wed.  
7:30 a.m. - 4:30 p.m.  
Thursday  
7:30 a.m. - 5:00 p.m.  
Friday  
7:30 a.m. - 5:30 p.m.

Our Tom Miller Road office is open on Saturdays from 8:30 a.m. - 12:00 p.m.

## DFCU Gives Back:

- Trick-Or-Treat on Safety Street
- Benefit for Chad Allen
- Dannemora JCEO Outreach Center
- Elmore SPCA
- Plattsburgh Noon Kiwanis Club
- Foundation of CVPH
- Treasure Chests Breast Cancer Support Group
- Hospice of the North Country
- Angel Dinner Fundraiser
- The Christmas Bureau
- Imaginarium Children's Museum
- NCCS Outdoor Education Experience
- ARC Festival of Lights
- Children's Miracle Network
- NCCS Yearbook
- Saranac and Peru Varsity Hockey Program
- Mountain Lake PBS



The DFCU Board of Directors recently approved a \$20,000 donation to the North Country Veterans Association. The NCVA offers assistance to thousands of veterans, military personnel, and their dependents year after year. The NCVA is a not for profit veterans organization servicing veterans and their families. DFCU is happy to carry on the tradition of an annual contribution again this year!

Pictured from left to right, Jim Moesch, Terry Morris, Denis Mousseau; NCVA President, Randall Martin; DFCU CEO/President, Jason Renadette, Frank McGrath, and kneeling is Ken Hynes.

## Go Green and Win Contest!

Going green has never been so exciting! Enroll in e-statements today and you will be entered into a drawing to win an iPad Mini, a \$50 Apple Store gift card, or a \$50 Visa gift card! This exciting offer runs the entire first quarter (January 1-March 31, 2014) so do not miss out on your chance to win! Along with being entered into a raffle to win one of these fabulous prizes, DFCU will make a \$2.00 donation for every switch to e-statements during the quarter statements to the Adirondack Nature Conservancy.

It is easy to help save the environment while becoming more organized by avoiding the paper clutter. Your statement will be available at your fingertips and if you need should happen to need a paper copy, all you have to do is download your statement and print!

To enroll, fill out and mail in the form below to DFCU, ATTN: Marketing Department, 122 New York Road, Plattsburgh, NY 12903, or drop it off at any of our branches. You can also enroll online using your online banking. To do so, log on to virtual branch and select e-statements under the self-service tab. On the top right-hand corner select maintain e-statements and check electronic statements. If you are already enrolled in e-statements, you will be automatically entered into the contest. You must be enrolled in online banking to receive e-statements.

Sign-up for e-statements before March 31, 2014 to participate in a random drawing to win an iPad Mini valued at \$299.00, a \$50.00 Apple Store gift card, or a \$50.00 Visa gift card. No purchase necessary to participate.



## E-Statement Enrollment Form

Name: \_\_\_\_\_

E-mail: \_\_\_\_\_

Account Number: \_\_\_\_\_

Phone: \_\_\_\_\_

I choose to receive my statement electronically as an e-statement, accessed via online banking. I elect to obtain my Dannemora Federal Credit Union account information online and request that DFCU discontinue mailing me paper statements for the account number(s) listed above. I agree to accept periodic account statements in an electronic format in lieu of paper statements and that I have the necessary equipment for accessing and viewing eStatements. I agree to notify the credit union if I change my email address or if I no longer want to receive statements electronically. I authorize DFCU to use my email address to communicate with me electronically. Please sign here to confirm: \_\_\_\_\_ Date: \_\_\_\_\_