



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



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

DFCU Launches New Mobile App

DFCU is proud to announce the launch of our NEW mobile app for iPhone and Android, Dannemora FCU Mobile! Our new app allows you to check balances, transfer money, and make payments, all from the palm of your hand!

To download the Dannemora FCU Mobile app, follow these instructions:

iPhone:

-Go into the App Store and search "Dannemora Federal Credit Union" or "Dannemora FCU"

-Select the "Dannemora FCU Mobile" App and Click "Free" and then "Install", where you will then be prompted to enter you Apple ID to download

-From there, the app will be available in your list of apps

Android:

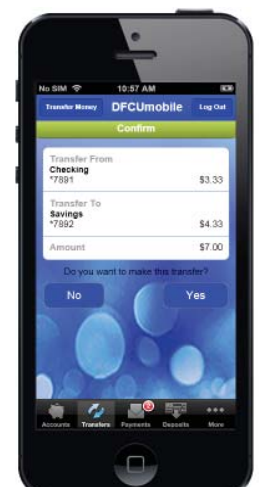
-Go to Google Play Store for apps (just listed as "Play Store" in your list of apps) and search for "Dannemora Federal Credit Union" or "Dannemora FCU"

- Select the "Dannemora FCU Mobile" App and select "Free", and then "Install", and accept the permissions

-From there, you will be able to select "open" or open the app from of your apps

Your username and password will be the same as your online banking login and password. If you have any issues or questions with the app, please give us a call or stop by one of our branches.

In addition to our new mobile app, we are currently working on a new website with an updated design and more information about DFCU services and financial resources. We hope to launch the new website in the coming months, so stay tuned!



March 31, 2014 Dividends

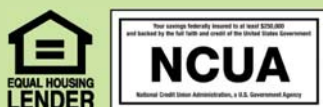
The Board of Directors declared the following dividend rates for March 31, 2014. Dividends will be credited to your account on April 1, 2014.

	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:

Memorial Day- May 26th

Independence Day- July 4th

Call for Candidates

Once a year you have the opportunity to vote for the credit union Board of Directors candidates of your choice or even be one. Any member in good standing, age 18 or older, is eligible to contact the Nominating Committee, for consideration as a candidate for the Board of Directors or appointment to the Supervisory Committee.

Directors are responsible for establishing credit union policies that serve our membership, assure our fiscal integrity, and adhere to the rules and regulations of the National Credit Union Administration, our federal regulatory agency. Directors meet once a month in regular board meetings and in committee meetings, as required. Although they are volunteers who receive no salary for their contributions, directors are reimbursed for expenses incurred in attending CU conferences and workshops.

To apply as a candidate for the Board or to be considered for appointment to the Supervisory Committee, submit a resume which includes past and present work experience, education, credit union involvement, and any civic activity; accompanied by a statement of your reason for wishing to serve. Also include the contributions that you feel you could make as a credit union official.

Applications should be mailed to: DFCU Nominating Committee, P.O. Box 758, Dannemora, NY 12929, and must be received by: May 23rd, 2014 to be considered

8th Annual Community Shred Day

Join us Saturday, July 19th for our 8th Annual Community Shred Day. Members and Non-Members are invited to bring up to 20 banker sized boxes they wish to have shredded. Within a matter of seconds, all the sensitive information you have been meaning to get rid of will be destroyed! And even better, all of the paper will be recycled!

While this is a FREE service, we do ask that you consider bringing a non-perishable food item to be donated to the Plattsburgh Interfaith Food Shelf. You may also make a monetary donation.

Do you have Cabin Fever?

We can help with that.

New Motor Home, Boat, and Camper Loans with Rates as Low as **3.875%APR**

* APR= Annual Percentage Rate. Loan rates are subject to credit approval and loan rates are subject to change. Other restrictions may apply. See us for details.



Employee Anniversaries

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

Eva P.	Home Equity Loan Officer	25 Years
Lynn A.	Branch Manager	21 Years
Lisa P.	Senior Teller	14 Years
Dana P.	Consumer Loan Officer	14 Years
Staci B.	Branch Manager	12 Years
Teresa	Collections Supervisor	12 Years
Kayla B.	Mortgage Bookkeeper	9 Years
Heather R.	Mortgage Loan Officer	7 Years
Jamie C.	CFO	2 Years
Bonnie B.	Senior Teller	2 Years
Brittany S.	Consumer Loan Officer	1 Year

Dormant Account Notice

DFCU would like to remind all members that your account must show activity within a 12 month time period to avoid a Dormant Account Fee. An account becomes dormant when there are no deposits or withdrawals made on the account over the course of 12 months. These accounts are charged \$5 after the first 12 months of dormancy, and \$5 each month thereafter, until the account is depleted or a transaction occurs.

Students grades K-12 are encouraged to submit their report cards to participate in our Great Grades Program- this will ensure activity on your child's account, if grades meet the given grade requirement to participate. In addition, transfers done via Online Banking, Audio Response or through a teller (either in branch, or over the phone) will ensure your account will not become dormant, if done within a 12 month time period.

Going out of Town?

Leaving town for the weekend or longer? Please let us know by calling us or stopping by at any branch at least 24 hours in advance so we can set your Visa credit and/or debit card for use outside of your typical purchasing area.

DFCU Receives "Excellent" Weiss Rating Again Last Quarter!

DFCU is proud to announce that we have once again 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!

More Information about Weiss Ratings and its standards for evaluating financial institutions are available on their website at www.weissratings.com.

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 am until 12:00 pm

DFCU Gives Back:

DFCU has supported the following organizations, programs, or events through a donation, sponsorship, or Jean Day, as a part of our DFCU Cares program:

Newspapers in Education	Autism Alliance of Northeastern NY
JCEO Golf Tournament	Kiwanis K-Melt Fundraiser
Clinton County Fair Sawdust Pile	Children's Miracle Network
American Heart Association (Jean Day)	North Country Cancer Fund (Jean Day)
NWTF Benefit	NCCS Cougars AAU Girls Basketball
NCCS After Prom Party	Peru Junior-Senior High School Yearbook
PHS After Prom Party	Saranac Volunteer Fire Department
IAAB Youth Basketball Scholarship Tournament	March of Dimes (Jean Day)

DFCU Branches to Hold Pet Supply Drive

In honor of "Prevention of Animal Cruelty Month" in April, DFCU will be holding a pet supply drive to benefit the Adirondack Humane Society and the Elmore SPCA throughout the month. Supplies needed include:

- Dog, Puppy, Cat, and Kitten Food (both dry and canned) and Treats
- Cat and Dog Toys
- Non-Clumping or Non-Scoopable Cat Litter
- Laundry Detergent and Unscented Bleach
- Paper Towels
- Dish Soap
- Blankets and Towels
- Leashes and Collars



We will be accepting donations in all branches. In addition, we will also be holding a "Pictures for Paws" photo contest in which members can submit their beloved pets photos in branch or online. The photos will be posted on the DFCU Facebook page to be voted on. The photo with the most "likes" will win a special treat for both pet and pet parent! If you would like to submit your pet photo, drop it off at any branch or e-mail them to lafountain@dfcu.net by April 25th.

Catch the Save Wave during Youth Week 2014

National Credit Union Youth Week will be held April 20th-26th, 2014. This year's theme, "Catch the Save Wave", harnesses the excitement for beaches, sand, and surfing to show youth and teens how Dannemora Federal Credit Union can help them save wisely.

Dannemora Federal Credit Union recognizes the need to instill a strong understanding of where money comes from, what we have to do to earn it, and how it should be saved and spent, at an early age. We celebrate our youth year round with our Youth Accounts (which earn interest with no minimum balance requirements), and our Great Grades Promotion.

Join us this year during Youth Week April 20th-26th for snacks, prizes, coloring contests, and more! We will also be introducing our NEW youth rewards program that week!

