

Member connection

Inspiring Hope for a Global Community

On Oct. 15, 2020, credit union members around the world will celebrate International Credit Union Day®, an annual event to commemorate the credit union movement's impact and achievements. This year marks the 72nd anniversary.

Credit unions are not-for-profit financial cooperatives that provide an effective and viable alternative to for-profit financial institutions for more than 274 million members in 118 countries worldwide. More than 85,000 credit unions exist globally, providing a plethora of financial services for their members, recognized as a force for positive economic and social change. Dannemora Federal Credit Union is proud to have grown to over 18,000 members over 4 counties in NY with over 200 million in assets.

Since 1948, International Credit Union Day has been celebrated annually on the third Thursday of October. Each year, the international event affords the opportunity to remember credit unions' proud history and promote awareness of and support for the credit union and financial cooperative difference. This year's theme is "Inspiring Hope for a Global Community."

Throughout the COVID-19 crisis, credit unions around the globe have continued to provide a high level of service to their members and demonstrated a generosity to their local communities that has set them apart from other financial institutions. We are truly inspiring hope for a global credit union community. ICU Day 2020 is a celebration of the impact credit unions and other financial cooperatives have made—and continue to make for their members. It is also a chance to be thankful for the lives and communities that have been improved by our movement.

International Credit Union Day is recognized by the World Council of Credit Unions, the global trade association and development platform for credit unions and other financial cooperatives, as well as numerous national credit union trade associations and federations around the world.

On Oct. 15, credit unions from around the world will join forces to celebrate the day with membership drives, contests and fundraisers to help their local communities. Credit unions will share their activities with the global community on social media using #ICUDay. For more information about how DFCU will celebrate, please visit dfcu.net.



September 30, 2020 DIVIDENDS

The Board of Directors declared the following dividend rates for September 30, 2020. Dividends will be credited to your account within the first 2 weeks of October 2020.

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

2020 HOLIDAYS

Visit us anytime at dfcu.net. Make your deposits at any of our ATMs or using the DFCU Mobile App.

DFCU branches and our call center will be closed on the following dates:

October 12, 2020
Columbus Day

November 11, 2020
Veterans Day

November 26, 2020
Thanksgiving Day

December 25th, 2020
Christmas Day

January 1, 2021
New Year's Day

Holiday Skip-a-Pay & Holiday Loans

At Dannemora Federal Credit Union, we're aware that the holiday season is one of the busiest and often, most costly times of the year. That is why we will once again offer our members the Holiday Skip-a-Pay Program, which will allow members to extend their existing loan contract. You will be allowed to skip one monthly payment or two biweekly payments in the month of your choice (November, December or January) at a fee of \$25 per loan.

Extension agreements can be picked up at any branch or printed from our website. Your loan must be paid current to qualify. Program excludes Mortgages, Home Equity Loans & VISA Credit Cards.

Another way we can help you manage holiday costs is with a low interest rate Holiday Loan. With a quick and easy loan process, we can help you avoid making holiday purchases on high-interest rate credit cards. To learn more or to apply for our Holiday Loan Special, please visit dfcu.net.

Breast Cancer Awareness Month

Each October, Dannemora Federal Credit Union raises money for local breast cancer support groups through the sale of pink DFCU logo gear. This October, all branches will have coffee mugs (as shown to the right) for sale for \$8 each. We will also have items from previous years for sale.



All proceeds from the sale of the tumblers will benefit the Treasure Chests, a group of breast cancer survivors who host meetings with speakers and use funds to purchase educational material for those newly diagnosed with breast cancer. In 2019, between the sale of our tumblers and an employee sponsored jean day, we donated over \$1,000 for the cause! We thank our members for your continued support with this fundraiser!



Dannemora Federal Credit Union Commitment to Our Community

DFCU has supported the following organizations, programs, or events through a donation or sponsorship:

Kent-Delord House
Chazy Central Rural School Education Foundation
Relay for Life Day of Hope
Autism Awareness Walk (Virtual)
MLBS Move-a-Thon

Champlain Valley Family Center 5k Forward
ARC Foundation Golf Tournament
Elmore SPCA
Plattsburgh Interfaith Food Shelf
Fitzpatrick Cancer Center

2020 Shred Fest Raises \$1,685 for Local Food Pantries

Thank you to everyone who joined us for our 14th Annual Shred Fest! It was a busy morning - over 18,000 lbs of paper was shredded and the SecurShred team dismantled and destroyed multiple hard drives!

While this was a free service to the community, we asked that attendees instead bring a donation for the local food shelves. We received \$1,685 in cash donations and over 20 boxes full of food that was distributed to local food shelves in our community.

In addition, the awesome team at SecurShred has made a \$300 donation to Elmore SPCA, Inc. with their Shred for Good Program.



Employee Anniversaries

THANK YOU to the following employees for their dedicated years of service as they celebrate their anniversaries:

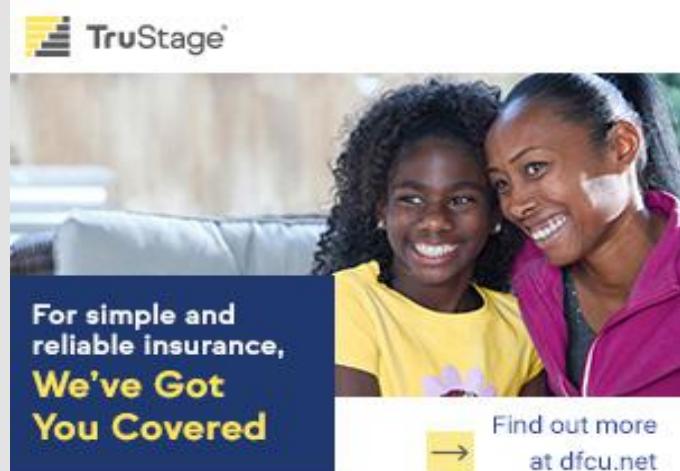
| | | |
|--------------|---------------------------------|----------|
| Kristi B. | Teller | 1 Year |
| Codie P. | Lead Teller | 2 Years |
| Jen G. | Financial Analyst | 2 Years |
| Brad C. | Information Systems Analyst | 4 Years |
| Cristi L. | Mortgage Loan Processor | 5 Years |
| Dana-Lynn M. | Call Center Representative | 7 Years |
| Danielle B. | Member Service Representative | 7 Years |
| Darren G. | Chief Information Officer | 8 Years |
| Sara L. | EFT/ACH Coordinator | 21 Years |
| Tina M. | Branch Manager/Sr. Loan Officer | 27 Years |



TruStage® Insurance: Simple, Straightforward, Budget-Friendly

Insurance is an important part of a solid financial plan. The key is finding coverage that fits your needs and budget from someone you can trust. The right insurance can help give you peace of mind.

Backed by more than 80 years of working with credit unions and their members, you can count on TruStage to help protect what matters most. Trust us for all your insurance needs, including life, health, car and home, accidental death and dismemberment coverage and more. Get a quote or explore your options at TruStage.com.



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GEN-2944047.1

BRANCH LOCATIONS

Tom Miller Road
344 Tom Miller Road
Plattsburgh, NY 12901
Fax: (518) 825-0333

Hours:
Mon. - Thurs
8:30 a.m. - 4:30 p.m.
Friday
8:30 - 5:00 p.m.
Saturday
8:30 a.m. - 12:00 p.m.

Drive-Thru Hours:
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.
Saturday
8:30 a.m. - 12:00 p.m.

New York Road
122 New York Road
Plattsburgh, NY 12903
Fax: (518) 563-6551

Hours:
Monday - Friday
8:30 a.m. - 4:30 p.m.

Dannemora
50 State Road
Dannemora, NY 12929
Fax: (518) 492-7480

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

Champlain
10 Elm Street
Champlain, NY 12919
Fax: (518) 298-2530

Hours:
Mon., Wed., and Fri.
8:30 a.m. - 4:30 a.m.
Tuesday
8:30 - 4:00 p.m.

Thursday
8:30 a.m. - 5:30 p.m.

CONTACT US

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(518) 492-9703



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