

Member connection



Digital Upgrades & Enhancements Coming in 2021!

In order to provide our members with the best experience, we are continuously looking how we can improve our products and services, both in-branch and digitally. We look forward to offering our members even more in 2021 with the roll-out of new and enhanced digital services to better manage finances. In early 2021 we will be introducing these exciting new products:

Credit SenseSM - Keep tabs on your credit with Credit Sense! Credit Sense is a free tool that will be available to DFCU members within Online Banking and the Mobile App. Credit Sense gives you the freedom to check your credit score as often as you like and view your credit report to see account details, payment history, and inquiries. Gain control of your finances and find ways to improve with the included financial literacy tools. *Expected to arrive in January 2021.*

Zelle® - a fast, safe, and easy way to send money. Learn more about **Zelle®** at dfcu.net/Zelle! *Expected to arrive in February 2021.*

Online Banking Refresh - Our online banking will be updated with a refreshed look. The new look will offer a more user-friendly navigation and overall experience. *Expected to arrive in January 2021.*

QuickBooks® Web Connect - DFCU now offers Web Connect to download account information into QuickBooks®, giving you the power to manage your business more effectively. Benefits of using Web Connect include: no need for manual data entry, the ability to automatically reconcile data, no duplicate transactions, and your account is automatically setup. Learn more about how to use Web Connect at dfcu.net! *Now available.*

Thank You to Our Members!

We want to say THANK YOU to our wonderful members. By trusting us with your financial needs we are able to reinvest in our local community and give back to you. As a thank you for being loyal, we are rewarding members with a year-end bonus for the 27th consecutive year!

Within the first two weeks of January, we will be crediting 10% of your total dividends earned and 5% of interest paid on loans during 2020 back to your account (Kasasa Accounts are excluded).

December 31, 2020 DIVIDENDS

The Board of Directors declared the following dividend rates for December 31, 2020. Dividends will be credited to your account within the first 2 weeks of January 2021.

	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

2021 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:**

**January 18th
Martin Luther King, Jr. Day**

**February 15th
Presidents' Day**

**May 30th
Memorial Day**

DFCU Wins in 3 Reader's Choice Categories!



For 5 consecutive years, Press Republican readers have voted for DFCU as your choice for Best Credit Union. This year we are honored to have also been voted as the Press Republican Reader's Choice in the categories for Mortgages and Bank in addition to Credit Union!

Thank you for choosing DFCU as your financial partner, we look forward to helping you achieve your goals in 2021!

We Are Now Accepting 2020-2021 Scholarship Applications!

Did you know that DFCU's Scholarship Program awards 10 seniors every year?

DFCU will be awarding \$10,000 in scholarships to ten area students for the 2020-2021 academic school year. Each student will be eligible to receive \$250 a year for 4 years, for a total of \$1,000. Scholarship applications will be judged based upon the following criteria: scholastic achievements, citizenship, leadership, perseverance, character and resourcefulness.

To be eligible, you must be a graduating high school senior and you must be a member of DFCU or have a parent who is a member.

Over \$210,000 has been awarded to local students since 1993!

Pick up your application at any DFCU branch or print one from our website (dfcu.net). Certain restrictions may apply.



Dannemora Federal Credit Union

Commitment to Our Community

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

Angel Fund Dinner
Wreaths Across America
Treasure Chests Breast Cancer Support Group
JCEO Hat and Mitten Drive
JCEO Food Pantry
Clinton County Christmas Bureau
Children's Miracle Network

Literacy Volunteers
VFW Post 1418
Camp Ta-Kum-Ta
North Country Veterans Association
For the Kids Charity Golf Classic
Project Lifesaver Program

Employee **Anniversaries**

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

Jordan S.	Teller	1 Year
Nathan A.	Teller	1 Year
Josh P.	Teller	1 Year
Taylor L.	Call Center Representative	2 Years
Kassie C.	Loan Clerk	3 Years
Matthew T.	Teller	3 Years
Ellen B.	Business Development Officer	4 Years
Brianna S.	Teller	4 Years
Ron B.	Workout Recovery Specialist	5 Years
Chris H.	President/CEO	5 Years
Samie B.	Loan Officer	6 Years
Nathan B.	Mortgage Loan Processor	7 Years
Kenna D.	Teller	9 Years
Alison W.	CLO	11 Years
Christie F.	Loan Officer	15 Years
Anita E.	Teller	17 Years
Dena R.	COO	21 Years

Happy New Year 2021

COMING SOON!

Zelle® - a fast, safe, and easy way to send money. Learn more at dfcu.net/Zelle.

Send. Receive. Split.

Zelle® makes sending money to friends, family, and others you know fast, safe and easy.

COMING 2021



together with **zelle**

The Zelle® related marks are used under license from Early Warning Services, LLC.

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.



Federally Insured by NCUA

CONTACT US

Mailing Address:

344 Tom Miller Road
Plattsburgh, NY 12901

Phone:

(518) 825-0323

Telephone Banking:

(518) 492-9703



dfcu.net



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