

Member Connection



Fall 2021

Do you know how
what makes up
your credit score?

Hint: There are 5
different factors to
this 3 digit score

*Answer inside, page 2

Building Financial Health for a Brighter Tomorrow

International Credit Union Day

On October 21, 2021, Dannemora Federal Credit Union will join over 56,000 credit unions around the world to celebrate International Credit Union (ICU) Day. The theme of ICU Day 2021 is "Building financial health for a brighter tomorrow."

Credit unions were built on the principle of "people helping people." We've seen that philosophy in action for more than 100 years, with credit unions providing access to affordable financial products and striving to meet the needs of underserved communities. DFCU is honored to be a part of this proud tradition.

ICU Day highlights the many ways that credit unions across the world help members improve their financial health and well-being. We invite both members & nonmembers to visit any branch and celebrate this day with us- we'll bring the donuts & cider!

Visit dfcu.net for info on additional ICU Day celebrations.



**BUILDING FINANCIAL HEALTH
FOR A BRIGHTER TOMORROW™**



Commitment To Our Community

The Credit Union Difference

Shred Fest: Once again, you all delivered on supporting our local community. At this years Shred Fest we were able to collect over \$600 in cash donations and over 50 boxes of non-perishable food for the Plattsburgh Interfaith Food Shelf. In addition, the team at SecurShred made an additional cash donation through their Shred for Good Program. We can't wait to see you all again next year!

Community Picnic: We held our first Community Picnic, co-hosted with United Way, at our New York Road branch. This event focused on providing financial education & assistance opportunities for both children & adults, along with a free lunch & giveaway goodies. We invited allies such as JCEO, Mountain Lake PBS, The Girl Scouts, Senior Citizen Council of Clinton County and more.

Along with these major events, we also supported the following organizations:

Town of Dannemora
120th Celebration Sponsor

2021 DA Cup
Tournament Sponsor

ADKYP
Tournament Donation

JCEO
Jean Day Donation

Elmore SPCA
Jean Day Donation



United Way
Quarterly Donation

Breast Cancer Awareness Month

October is Breast Cancer Awareness month, and every year we raise money for local support groups through the sale of pink DFCU logo gear. This October we're giving you options- choose from a coffee mug, water bottle, or fleece lined hat. Ask a teller about pricing.



All proceeds from these sales will benefit Treasure Chests, a breast cancer survivor group, who use funds to support the newly diagnosed with educational materials. Along with our employee sponsored Jean Day, we are excited see how much we can raise this year. Item quantities are limited so don't wait.

Employee Anniversaries

Thank you to the following employees for their dedicated years of service- let's all join in celebrating their anniversaries this quarter:

Sara LeClair	ACH/EFT Coordinator	22nd Year
Tina Miner	Branch Manager	28th Year
Cristi Lawliss	Mortgage Loan Processor	6th Year
Bradley Currie	Digital Service/Systems Manager	5th Year
Jennifer George	Accounting & Finance Manager	3rd Year
Kristi Roberts	Teller	2nd Year
Danielle Boulerice	Member Service Representative	9th Year
Darren Gilbert	Chief Information Officer	9th Year
Dana-Lynn Mintz	Call Center Representative	8th Year
Codie Peryea-Parnaby	Lead Teller	3rd Year

Quarterly Dividends

The Board of Directors declared the following dividend rates for September 30, 2021. Dividends will be credited to your account within the first 2 weeks of October.

	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%

Upcoming Holidays

All branches & our call center will be closed on the following dates:

October 11th
Columbus Day

November 11th
Veterans Day

November 25th
Thanksgiving Day

December 25th
Christmas Day

January 1st
New Year's Day

Holiday Skip-a-Pay & Loans

While it's arguably one of the most *wonderful* times of the year, we know that holiday season is also one of the busiest & mostly **costly** times of the year. To help combat the extra holiday stress, we will once again be offering our members access to the Holiday Skip-a-Pay Program. This program will allow you extra time to extend your existing loan contract.

You can choose to skip 1 (one) monthly payment, 2 (two) biweekly payments, or 4 (four) weekly payments during November, December or January. The fee for this program is \$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. This program excludes payments on Mortgages, Home Equity Loans & Lines of Credit, and CD/Share Secured Loans.

Another way to help manage holiday costs is with a low interest rate Holiday Loan. Avoid making holiday purchases on high-interest rate credit cards with a quick and easy in-house loan process. Enjoy the extra holiday cash you can repay over the new year. To learn more & apply please visit dfcu.net.

Christmas Club Notification

If you've been patiently putting money away all year, now is the time to finally start spending your savings! On Friday, October 1st, 2020, the funds in your Christmas Club will be deposited into your account. If you'd like to make any adjustments to your club account for next year, please visit any of our branches. If you haven't already taken advantage of this service, see a teller for more details.



A+ Healthiest Credit Union

We are happy to announce that we have been named one of the Top 200 Healthiest Credit Unions in America by DepositAccounts.com, a subsidiary of LendingTree!

We know how important it is to know your money is being held safely at your financial institution, and are proud that we were rated:

A+ for health & stability
#47 out of almost 5,000 credit unions

To learn more about how DepositAccounts.com decides their rankings, visit our website: www.dfcu.net

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