



WINTER 2023



Member Connection

Happy Holidays from DFCU!

Wishing you a wonderful holiday season.

At DFCU, we appreciate each and every member!

We hope your holiday season is full of family, friends and fun activities.

Thank you for choosing DFCU for your banking needs!

We are looking forward to working with you in 2023! *See you in the new year!*

2023 Scholarship Applications are LIVE!

Applications are LIVE!

Each year we are fortunate enough to offer scholarships to deserving applicants. We have re-opened the applications and upgraded our process for the 2023 graduates!

For more information, please see page 2 for details!



Commitment to our Community

The Credit Union Difference



DFCU had an amazing and busy year when it came to supporting and giving back to our community. Our Business Development & Marketing Manager, Anna Hewitt-Channell, has spent time reaching out to local nonprofits, organizations, businesses and more to see how we can support them in 2023 and beyond. Giving back is one of the most rewarding parts of the job! We are excited to share our 2022 results and we already can't wait to leap into the New Year! DFCU is always proud of our commitment to our community.

During 2022, DFCU donated over **\$20,400.00** to local organizations and charities throughout the year. Along with visiting and learning about the organizations, we met so many local community members that make the organizations possible. You can find a list of some of the organizations we donated to at the bottom of this page.

Throughout the year, our staff participates in Jean Day. Jean Day is a day to dress down and wear jeans to work. Between staff's minimum \$5.00 donation and DFCU matching the contribution, we donated a total of \$2,858.00 to local charities in 2022!

Interfaith Food Shelf
Clinton Community College
United Way
CVPH Foundation
ARC Golf Tournament
Plattsburgh YMCA
Clinton County Board of Realtors
Planned Parenthood Sexual Assault Color Run
Celebrity Bed Race

For The Kids Golf Classic
The Strand Center for The Arts
Jane's Fight Fund
Village of Dannemora
Beautification Committee
Cornell Cooperative
1814 Commemoration
CVPH Paris Gala
Mountainlake PBS
Putt for Pencils

ADK Helping Hands
Thera Pets
DA Cup
Women of Distinction
Wounded Warrior Project
North Country Honor Flight
Jeff & Michelle Hall Tournament
Cardinal Classic Tournament
Special Olympics
VFW Wreath Hanging

Alzheimer's Ride to Remember
Clinton County Board of Realtors
North Country Veterans
Skating Club of the Adirondack's
JCEO Backpack Program
Kent Delord House Museum
Champlain Valley Voices
Mountainlake Night at the Races
Kavanaugh Realty - Thanksgiving Baskets & More

To request a donation or a Jean Day Donation from DFCU, visit www.dfcu.net for more details.

2023 Scholarship Applications now OPEN!

Dannemora FCU is proud to announce, through a partnership with the New York Credit Union Association (NYCUA), is offering high school seniors a chance to participate in two scholarship programs using a single application. The NYCUA College Scholarship Program is an exciting example of DFCU and NYCUA's "people helping people" philosophy in action.

- NYCUA Statewide Program - applicants will be competing against other credit union members from across the state. Last year, NYCUA awarded \$33,750 in scholarships to 45 students through the program. The scholarships awarded ranged from \$500 to \$1,500.
- DFCU Program - Enhanced for 2022/2023, DFCU is offering \$15,000 in scholarships using the same application process as the NYCUA Statewide Program. 5 students will each be awarded \$2,000 and 5 students will each be awarded \$1,000.

DFCU is happy to announce ten (10) Scholarships are available paid out in full for a new grand total of \$15,000.00 in scholarships.

Scholarships will be awarded as follows:

- 1 to 5 will receive a \$2000.00 Scholarship Award.
- 6 to 10 will receive a \$1000.00 Scholarship Award.

"We are excited to not only increase our annual direct scholarship award from \$10,000 to \$15,000, but also to provide our members the ability to participate in the NYCUA program. These scholarship programs give back directly to our members and indirectly to our entire community. DFCU is proud to continue this longstanding tradition" - Chris Hay, President/CEO of DFCU

Please visit dfcu.net for more information and to apply!!

Employee Anniversaries

Thank you to the following employees for their dedicated years of service!
Please join us in celebrating their anniversaries this quarter:

Sami Bertrand - 8 years

Consumer Loan Officer

Ronald Bordeau - 7 years

Workout Recovery Supervisor

Corey Bourgeois - 1 year

Member Service Representative

Kenna Dumas - 11 years

Member Service Representative

Christie Facteau - 17 years

Consumer Loan officer

Chris Hay - 7 years

CEO

Vanessa McConnell - 39 years

Call Center Representative

Joshua Pearo - 3 years

Call Center Representative

Jordon Sistrunk - 3 years

Call Center Representative

Marissa Tessier - 1 year

Member Service Representative

Alison Willmott - 13 years

Chief Lending Officer

Quarterly Dividends

The Board of Directors declared the following rates for the fourth quarter.

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

Kasasa Checking

0 - \$15,000.00	3.00%
\$15,000+	3.00% - 0.61%
All balances if qualifications not met.....	0.05%

Money Market Shares

\$5,000.00 - \$24,999.99	0.15%
\$25,000.00 - \$49,999.99	0.20%
\$50,000.00 - \$74,999.99	0.35%
\$75,000.00+	0.40%

Holiday Closures

New Year's Day --

CLOSED

January 2, 2023 (observed)

Martin Luther King Jr. Day --

CLOSED

January 16th, 2023

President's Day --

CLOSED

February 20th, 2023

A Tip From DFCU to YOU!

There are many unknowns for the future, but with each unknown there are proper steps to plan for them. DFCU can make sure your accounts are set up appropriately, to ensure in the event of your death, your family will not need to take any additional steps, in an already difficult time.

Stop by or call a branch, ask the representative if you have a beneficiary placed on your account. This is a very important step to take. If your account does not have a beneficiary listed when you pass away, it requires your family to go to the surrogate court to apply for the appropriate paperwork in order to access your account. This is very upsetting and frustrating for the family/friends left in charge of a persons affairs. However, when someone is listed as beneficiary on the account, the person simply needs to bring in an original death certificate, and their photo ID in order to take care of the account.

Make sure you have your affairs in order. Some info we want to leave you with today to make your life easier:

- Make sure ALL bank accounts have direct beneficiaries! The beneficiary would only need to go to the bank with a death certificate and an ID of their own.
- Have a TOD (Transfer on Death Deed). Having a TOD saves your family thousands of dollars and stress. This document allows you to transfer ownership to your designee.
- Make sure you have a living will. This allows you to put in writing exactly what you want done in the event you cannot speak for yourself.
- Have a Durable Power of Attorney. This allows one to designate a person to make legal decisions if you can no longer do so.
- Have a Power of Attorney for Healthcare. This document allows one to designate someone to make healthcare decisions for their person.
- Have a Last Will and Testament. Making the process easier, this document designated to whom personal belongings will go too.

You can stop into any DFCU branches today to verify if you have updated beneficiaries on your account!

Contact us at hello@dfcu.net if you have additional questions, we are happy to help!

contact us!



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