

SUMMER 2023



# Member Connection



Members can now schedule Financial Counseling appointments at DFCU!

Our Financial Counselors can help you develop a healthy budget, set-up emergency savings, set-up your financial goals, provide a smooth transition to GreenPath and more!

Contact our Financial Counselor Team at [LiveWell@dfcu.net](mailto:LiveWell@dfcu.net) today!

## Shred Day 2023

Our annual Shred Day is scheduled for Saturday, **October 7th, 2023.**

The event will begin at 9:00am and end at 12:00pm, located behind the Tom Miller Road Branch!

Bring up to 10 business/banker boxes for shredding and Electronic Recycling (only hard drives) will be available.

Open to the public (including businesses).

Visit [dfcu.net](http://dfcu.net) for more information!



# Commitment to our Community

## The Credit Union Difference

The DFCU team participated with our partners at Kasasa on a photo challenge called "These Are My People". Throughout the months of November & December, we asked participants to send in a photo highlighting their favorite person and/or people and why.

The participation from this photo contest blew our staff at DFCU away. So many friendly faces & locals entered the contest in hopes of winning the \$500.00 cash prize. Our winner was chosen just before the holidays, and we were proud to share that Christine Wood was the lucky winner (pictured above). Upon sharing the announcement on social media, we quickly learned how many lives Christine and her family have touched as our Facebook page erupted with happiness for their winning!

Christine brought her family in to meet us, share her son's story and we were thrilled to learn that she was going to throw a wonderful 16th Birthday party for him with the money. As a longtime DFCU member, Christine and her family's story touched the DFCU team and we were thrilled they won the prize!

We want to personally thank everyone who participated and shared their stories for the 2022 #TheseAreMyPeople Photo Contest, both near and far. They were amazing, heartwarming and stopped and made the DFCU team think every time we read one. Our community is truly amazing. We also want to send a special congratulations to Christine and her family on winning. We were thrilled to meet you!

## 2023 Home Buyer Workshop



We are so proud to share photos from this year's Home Buyer Workshop. We reimagined and modernized our approach to sharing our tips & tricks for buying your first home in the market today. Since COVID-19 first plagued the area, the home buying process shifted quickly and never really went back to what used to be "normal". Professionals in our area have learned & adapted to the new approach of buying a home in the ever-changing market. Our goal for this workshop was to have our attendees leave feeling more confident on how to get started in the home buying process!

We put together our dream team of professional panelists from our area for our workshop this year. We welcomed Scott Sterling from Tri-County Inspections, Gaelan Trombley from Kavanaugh Realty and Gary Favro from Favro Law Firm to join DFCU's trusted Mortgage Officers (Heather Rancour, Brittany Joy & Ashton Cortright).

Stay tuned for our [2024 Home Buyer Workshop!](#) We are thrilled to bring this event back to the area to help members & community members on their home buying journey!



## We made a \$10,000.00 donation to North Country Veterans Association!

We are so honored and excited to be supporting the North Country Veterans Association again this year with a \$10,000.00 donation! The entire team at DFCU appreciates our Veterans and love being able to give back!

## Employee Anniversaries

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

**Emily Castine -- 11 years**

Consumer Loan Officer

**Morgan Hammond -- 1 year**

Member Service Representative

**Lynne Mackowski -- 9 years**

Executive Assistant

**Amanda McMahon -- 1 year**

Marketing & Communications Specialist

**Jodi Sayah -- 22 years**

Accounting Specialist

**Trisha Surprenant -- 9 years**

Branch Manager II, Compliance Officer

## Quarterly Dividends

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

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

## Kasasa Checking

0 - \$25,000.00 .....	4.00%
\$25,000.01+ .....	0.75%
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

**Juneteenth**

June 19th, 2023

**Independence Day**

July 4th, 2023

**Labor Day**

September 4th, 2023

## ANNUAL MEETING:

Sunday, September 10th, 2023

West Side Ballroom

Visit [dfcu.net](http://dfcu.net) for more details!

## SHRED DAY 2023:

SATURDAY, OCTOBER 7TH, 2023

FROM 9:00AM-12:00PM

Visit [dfcu.net](http://dfcu.net) for more details!

# Congratulations to our 2023 Scholarship Winners!

We are thrilled to announce this year's list of winners for the Dannemora FCU scholarships! We have increased the amount being given for 2023 from \$10,000.00 to \$15,000.00 in scholarships to our ten recipients. Our students will be graduating from Beekmantown, Northern Adirondack, Northeastern Clinton, Peru, Plattsburgh, Saranac, Saranac Lake, and Seton Catholic.

*Congratulations to the Class of 2023!! We are so excited for you!! Winners are listed below:*

Brady B.*	Ethan B.
Rachel L.*	Kiara G.
Stella H.	Allisyn J.
Owen B.	Alexander G.
Aislyn L.	Reagan D.

\* NYCUA State Scholarship Recipients

## Annual Meeting & Election of the Board of Directors

We are currently looking for members to join our Supervisory Committee. If you are interested, please contact us at [hello@dfcu.net](mailto:hello@dfcu.net) for more information.

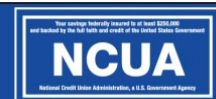
Any members wishing to be placed on the ballot that were not selected by the Nominating Committee must submit a petition. Petition forms are available at the DFCU Operations Center on 342 Tom Miller Rd., Plattsburgh, NY. Petitions must be signed by at least 190 DFCU members and returned by the close of business on **August 1, 2023**, to the same address.

Signatures (names) and account numbers on the petition will be checked to ensure validity. Members must be at least eighteen years of age to sign the petition and vote. Along with the signed petition, candidates must submit a signed letter agreeing to the nomination and stating that he/she will serve if elected. An election will not be conducted by ballot when there is only one nominee for each position to be filled. The ballot, if necessary, will be a mail ballot. There will be no nominations from the floor of the annual meeting. Results of the election will be announced during the Annual Meeting.

The Annual Meeting is scheduled for **September 10th, 2023**, with a start time of 11:45am. Breakfast will start at 11:00am. Tickets will be available for purchase in the branches soon. Please visit [dfcu.net](http://dfcu.net) for updates on the Annual Meeting!



LIKE



**Tom Miller Road:**  
344 Tom Miller Road  
Plattsburgh, NY 12901

**Dannemora:**  
50 State Road  
Dannemora, NY 12929

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