

# Member Connection



Winter 2022



Do you know how many ways you can make change for \$1?

**Hint:** Don't forget to include the less circulated coins

\*Answer inside, page 2

## Reader's Choice Awards

*3 Categories in the Press Republican*

For the 6th consecutive year, we are honored to announce we have been awarded "Best Credit Union" by our community members who voted in the Press Republican's Reader's Choice Awards.

In addition, we have been voted "Best Mortgages" and "Best Bank" for the 2nd year in a row!

Thank you for choosing DFCU as your primary financial partner. We are grateful to have been serving our local communities since 1958, and are always looking for new and valuable ways elevate your financial life. We look forward to helping you all continue to reach your goals in 2022.

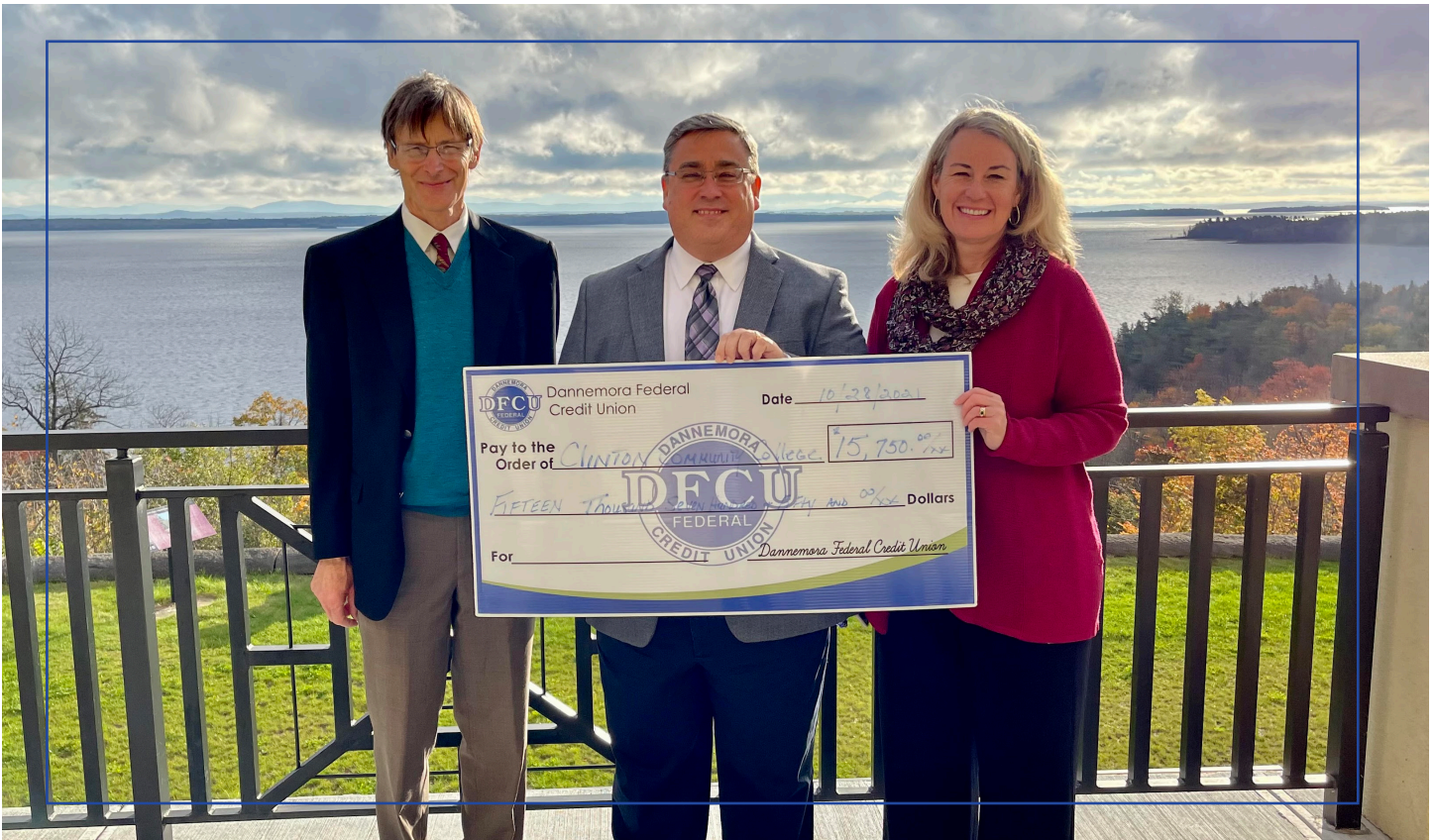
## Thank You, Members

The holidays may be over, but that doesn't mean we're done giving. We believe gratitude is best practiced year round.

We want to show you all how much you mean to us, as you are what makes DFCU so special. We are delighted to announce we will be awarding a year-end bonus for the 28th year, but at a higher rate than ever.

Within the first two weeks of January, we will be crediting 20% of your total dividends earned and 5% of interest paid on loans during 2021 back to your account (*Kasasa Accounts are excluded*).

Thank for you being you & always believing in us.



# Commitment To Our Community

*The Credit Union Difference*

**Clinton Community College:** In continuously striving towards our mission of supporting our community, we are proud to show our support for the Clinton Community College CAP Program. This program allows local high school students the opportunity to take accredited college level courses from the comfort of their familiar classrooms. The \$15,750 donated will be directly applied to scholarship opportunities for those who apply. Learn more at [dfcu.net](http://dfcu.net)

**Breast Cancer Awareness:** Breast cancer awareness is a cause that is near & dear to all of us at DFCU, and we are proud to have had another successful fundraiser throughout October. Thank you to our wonderful communities who helped us support this cause. Between pink items and an employee jean day, we were able to raise \$1,310. This donation given to The Foundation of CVPH supports Treasure Chests- a group of breast cancer survivors which hosts speakers & provides education for the newly diagnosed.

**Town of Dannemora**  
Tree Lighting Sponsor

**BPW**  
Christmas Auction

**Saranac-Peru Schools**  
Varsity Hockey Donation

**JCEO**  
Jean Day Donation  
Hat & Mitten Drive

**MHAB**  
Donation

**Wreath Across America**  
Wreath Donation for Vets

**ARC**  
Tree Ornament Donation



**United Way**  
Quarterly Donation

**Christmas Bureau**  
Jean Day Donation  
Employee Donation

## 2021-2022 Scholarship Applications

Did you know that DFCU's Scholarship Program awards 10 high school seniors every year? Over \$210,000 has been awarded to local students since 1993!

DFCU will be awarding \$10,000 in scholarships to ten students for the 2021-2022 academic school year. Each student will be eligible to receive \$250 a year for 4 years, for a total of \$1,000.

Scholarship applications are judged based upon the following criteria: scholastic achievements, citizenship, leadership, perseverance, character and resourcefulness.

To be eligible students must be a graduating high school senior & must be a member of DFCU (or have a parent/guardian who is a member.)

Pick up your application now at any DFCU branch or download one from our website. Certain restrictions may apply, learn more at: [dfcu.net](http://dfcu.net)

## Employee Anniversaries

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

<b>Kenna Dumas</b>	Teller	10th Year
<b>Joshua Pearo</b>	Teller	2nd Year
<b>Jordon Sistrunk</b>	Call Center Representative	2nd Year
<b>Dena Rock</b>	Chief Operating Officer	22nd Year
<b>Alison Willmott</b>	Chief Lending Officer	12th Year
<b>Christie Facteau</b>	Consumer Loan Officer	16th Year
<b>Brianna Sherwin</b>	IT Specialist	5th Year
<b>Chris Hay</b>	President/CEO	6th Year
<b>Samie Bertrand</b>	Consumer Loan Officer	7th Year
<b>Ron Bordeau</b>	Workout Recovery Specialist	6th Year
<b>Taylor LaValley</b>	Loan Clerk	3rd Year
<b>Ellen Bouchard</b>	Business Development Officer	5th Year

## Quarterly Dividends

The Board of Directors declared the following dividend rates for December 1, 2021. Dividends will be credited to your account within the first 2 weeks of January 2022.

	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:

**January 17th**  
Martin Luther King, Jr. Day

**February 21st**  
Presidents Day

# Introducing: Zogo

It pays to learn about finance. **Literally.**

Zogo is a gamified financial literacy app that rewards you for completing bite-sized financial literacy lessons on intelligently saving, spending and managing their money. The app includes nearly 300 modules in 20 different topics, from opening a bank account to saving for retirement - and everything in between.

By completing modules, taking interactive five-question quizzes and participating in daily trivia games, you earn virtual “pineapples” and work toward real-life rewards- like a \$5 gift card to one of your favorite stores!

Download Zogo now with the below QR code, or directly from the App Store or Google Play. Type in the access code: “DANNEMORA” to get started.



Get *paid* to learn financial literacy with **zogo**

GET IT ON Google Play | Download on the App Store

Enter access code **DANNEMORA**

The banner features two smartphone screens. The left screen shows the app's main menu with categories like 'Zogo & Pineapples', 'Financial Dignity', 'Budgeting', 'Income', and 'Pineapple Party'. The right screen shows a 'Pick a \$5 reward' screen with options for Starbucks, Target, Amazon, Walmart, iTunes, and Adidas, each worth 5000 pineapples. A QR code is positioned to the right of the screens, and the access code 'DANNEMORA' is displayed in a dashed box at the bottom right.

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