

SUMMER 2022



Member Connection



Online Mortgage Application

We continue to look into ways to make your banking experience easier and more enjoyable!

We are proud to announce we are now accepting Online Mortgage Applications! Members still receive the same care and local decisioning right at their finger tips!



Shred Day

Our annual Shred Day is scheduled for Saturday, **October 1st, 2022.**

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

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

Open to the public (including businesses).



Left to right: Brady C. (Director at ADK Helping Hands), Anna (DFCU), ADK Helping Hands students, and Ellen (DFCU).

Commitment to our Community

The Credit Union Difference

The DFCU team has been extremely busy and active in our community! Anna Hewitt-Channell, *Business Development & Marketing Manager*, and Ellen Bouchard, *Business Development Officer*, delivered a check of \$350.00 that was raised by the staff of DFCU for our monthly Jean Day, to Adirondack Helping Hands in support of The Play Project.

Adirondack Helping Hands utilizes The Creative Curriculum, which is a thematically based program. The Play Project is a research based practice that targets social and emotional goals through play; particularly in children with autism. There is extensive training to be certified in this practice and Adirondack Helping Hands has a team dedicated to being certified. Not only does this practice help the child, but it involves parent training so you can get the interactions parents want and deserve with their child.

Each year DFCU supports our community and in 2021 our donations exceeded \$35,533.00!!
Donations are distributed in Clinton, Essex, Franklin, and St. Lawrence Counties.

- Interfaith Food Shelf
- Clinton Community College
- United Way
- CVPH Foundation
- Putt for Pencils
- Community Car Show
- Hospice Golf Tournament
- Clinton County Board of Realtors
- NCCS & SCS After Prom Party



JCEO Backpack



Clinton, Essex, Franklin Library System

- Alzheimer's Ride to Remember
- Strand Center for the Arts
- North Country Veterans
- CVES Spelling Bee
- Skating Club of the Adirondack's
- Village of Dannemora Beautification
- Committee Sponsor
- Elmore SPCA
- ADK Helping Hands

Investing in the Future & Looking Ahead

We strive to make the future a little brighter for our members! As we continue to grow, we are always looking for ways to make our member's experience better. Our Digital Service & Systems Optimization Manager, Brad Currie, has been hard at work on some fantastic updates to our online banking and mobile app.

Coming later this year, DFCU Mobile App will officially be optimized for tablets! Enrollment will be possible directly from your tablet and/or smartphone. Along with a new look & feel, we will be launching upgrades to BillPay, Credit Sense, Quicken Web Connect and Statements/eStatements. We will have more flexibility for businesses with logins, wire transfers, debit card management and even give you the ability to run payroll!

We are excited to announce new services, including Live Chat for quick assistance if you need some extra help and a new online program called, "Trends", which is a financial management tool. Stay tuned for more details and information as the launch gets closer!

Employee Anniversaries

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

Ciara Lemieux -- 5 years

Senior Service Member Supervisor

Lynne Mackowski -- 8 years

Executive Assistant

Emily Castine -- 10 years

Loan Officer

Jodi Sayah -- 21 years

Accounting Specialist

Trisha Surprenenant -- 8 years

Compliance Officer & Branch Manager II

Chloe Ballestas -- 1 year

Human Resources Manager

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 - \$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

Juneteenth

June 20th, 2022

Independence Day

July 4th, 2022

Labor Day

September 5th, 2022

Congratulations to our 2022 Scholarship Winners!

We will be awarding a total of \$10,000.00 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. Two alternates have also been chosen.

Congratulations to the Class of 2022!!

Kennedy C.

Marrissa L.

Sadie D.

Molly L.

Margaret L.

Kallie P.

Alexandria L.

Amanda V.

Reid L.

Faline Y.

Annual Meeting & Election of the Board of Directors

Notification was made in the Spring 2022 Newsletter that positions were up for election. After a review of all applications, the nominating committee has nominated Bill Fornecker and Barb Ducatte to serve 3 year terms. Diane Akey will fill the remaining term of Tom Howard (who has stepped down from the board).

Any other members wishing to be placed on the ballot 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 4, 2022, 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 11th, 2022. Please visit dfcu.net for updates!

contact us!



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