

WINTER 2024



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 and more!

Contact our Financial Counselor Team at LiveWell@dfcu.net today!



Dannemora Federal Credit Union wrapped up Cyber Security Month in November. Security and keeping our members safe continues to be a top priority.

If you visit our Facebook page, you can review and see all the tips and tricks we shared to protect yourself from cyber and ransomware attacks.



Commitment to our Community

The Credit Union Difference

DFCU had another amazing year being active in the community! The team at DFCU is eager to jump into 2024.

During 2023, we donated over \$90,000.00 to local organizations and charities. Along with visiting and learning about the organizations, we were so fortunate to meet and get involved in as much as we could locally.

To request donations or Jean Day funds, please visit dfcu.net for more details! Donations and Jean Day Applications are carefully reviewed, and we do our best to support as many organizations and causes as we can!

LET'S CELEBRATE

We are proud to share in January of 2024, members received the 2023 Share and Loan Bonus Dividends. This marks a record return of over \$540,000.00 in bonus' returned to our members!

In three years, DFCU has distributed \$1,783,302.01 in Bonus Dividends! Along with competitive rates, we continue to try and support the membership through our Bonus Dividends.

DFCU EMPLOYEE APPRECIATION

Each year we spend one week giving back to our employees! We created a fun filled week of themes, snacks, games, gifts and more! This year we were eager for the week to finish up with our Annual Ugly Christmas Sweater Contest. Our winner of the Ugly Christmas Sweater contest brought a lot of social media attention and participation from the community and our members! Our staff got so creative this year! Ultimately, Jodi Sayah won with 336 votes (picture below!). Additionally, we had catering from Fork and Knife Catering at all 5 locations and partnered with Leeseville Feral Cat Management to have cats in the branches for our staff to cuddle! We want to say THANK YOU to the staff and team at DFCU.



Every year we award a Shining Star Award to a staff member who has gone above and beyond at DFCU. This year we were excited to give two awards. **Ron Bordeau** and **Danielle Boulerville** both took home the Shining Star Awards for 2023. This is a great way for our staff to share who has helped them thrive in the workplace, shows roles of a great leader and goes above and beyond for our membership.

We award a DFCU staff member every year an award for volunteering in the community. Our 2023 recipient of the Commitment to our Community Award went to **Natasha Nevius** who has donated more than 53 hours of personal time back to the community!

Congratulations to this year's recipients!

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	0.30%
\$25,000.00 - \$49,999.99	0.40%
\$50,000.00 - \$74,999.99	0.70%
\$75,000.00+	0.80%

Holiday Closures

New Year's Day

CLOSED

January 1st, 2024

Martin Luther King Jr. Day

CLOSED

January 15th, 2024

President's Day

CLOSED

February 19th, 2024



We are extremely passionate about Financial Wellness at DFCU. We are excited to share that Dani & Codie spent the day at Saranac High School helping students learn about budgeting, the financial pieces of saving for college, credit cards and more. Dani and Codie got creative and created a game similar to “Life” for students to play and practice jumping into the world of careers, budgeting and lifestyle changes.

If you want us to visit your school or business, feel free to give us a shout! We are excited to expand our LiveWell journey this year!

How To Avoid Phone Scams: DON'T TRUST CALLER ID

Your caller ID might show a real government agency or company name or phone number.

But scammers can fake caller ID. **Don't trust it** — even if it looks real.



Here's what to do:

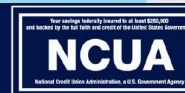
- ▶ **Get call blocking apps or services.** This will help you get fewer scam calls.
- ▶ **Only call a phone number you know is real if you want to confirm.**
- ▶ **Report scam calls.** Tell the FTC at ReportFraud.ftc.gov.



Learn more at ftc.gov/calls



LIKE



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