

SUMMER 2024



Member Connection



LiveWell
FINANCIAL WELLNESS

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!



As you pay off your mortgage, make the most of the equity you are building. Use it to finance nearly any need from school to medical expenses!

Learn more about DFCU Home Equity Loans by scanning the code below!





Commitment to our Community

The Credit Union Difference

During the months of February and March, all DFCU branches accepted book donations from our community for the Hallock Giving Library. We did not anticipate the amount of support we would receive but we quickly realized how amazing the donations were. We were able to donate **hundreds** of books to the Hallock Giving Library because of our community and staff! In total, our community raised **\$1,270.50** to go along with the books!

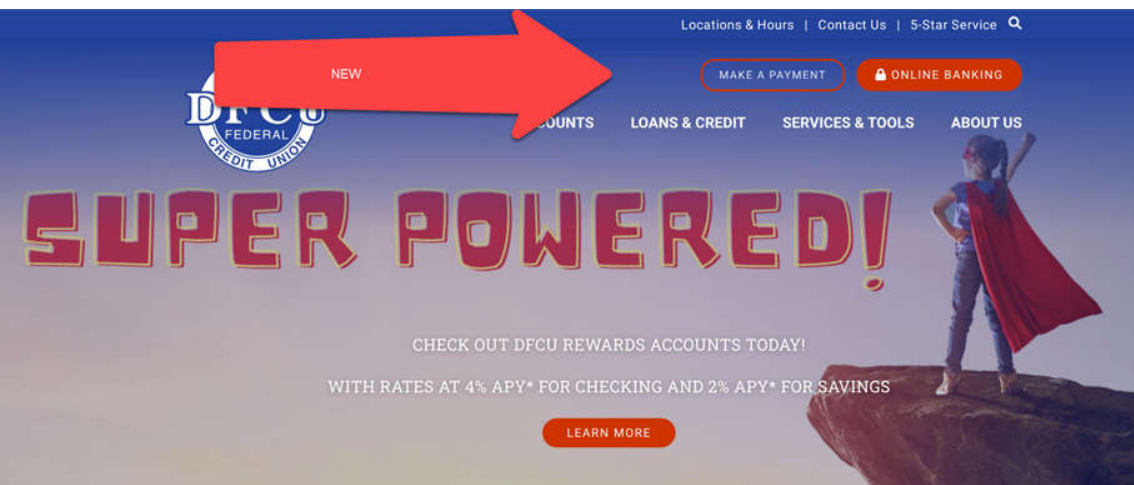
The Hallock Giving Library provides free books to approximately 1,000 children in the greater Plattsburgh community every year. The Hallock Giving Library also purchases books to donate directly to children in palliative care and in the NICU at UVM Medical Center.



LATEST NEWS

Chris, Brad and Anna were fortunate enough to attend the SUNY North Country Impact Awards at SUNY Plattsburgh. While there, it was announced that DFCU would be sponsoring a scholarship for a student this fall.

The Launching of MessagePay



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

Juneteenth
June 19th, 2024

Independence Day
July 4th, 2024

Labor Day
September 2nd, 2024

Indigenous Peoples' Day
October 14th, 2024

We proudly launched a new feature to help make members' lives easier! MessagePay will allow members to make their loan payments to us from external Financial Institutions! This could save you the trouble of going through the drive-thru, stopping by your ATM, etc.

On our homepage (dfcu.net), directly next to our ONLINE BANKING button, you will now find a button that says MAKE A PAYMENT. You can make your payments using checking accounts or debit cards.

The 2024 Home Buyer Workshop



This year we hosted our 2024 Home Buyers Workshop in Downtown Plattsburgh at Assorted Artistries! Our team of panelists included the following:

Gaelan Trombley from Kavanaugh Realty, Scott Sterling from Tri County Inspections, Gary Favro from Favro Law Firm, Heath Rancour & Brittany Joy from Dannemora FCU

Thank you to everyone who attended and participated!

Election of Board of Directors

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 our DFCU Operations Center on 342 Tom Miller Road in Plattsburgh. Petitions must be signed by at least 190 DFCU members and returned by the close of business on July 30th, 2024 (at the same address).

Signatures (names) and account numbers on the petition will be checked to ensure validity. Members must be at least 18 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 when/if 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.

Please visit dfcu.net for information on our Annual Meeting.



Class of
2024



**Congratulations to our 2024
Scholarship recipients!**

Grace W.
Gillian M.
Megan L.
Karlie H.
Sadie B.

Taylor G.
Andrew D.
Paige B.
Kade S.
Jillian K.

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



LIKE



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

Dannemora:
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