

FALL 2024



Member Connection



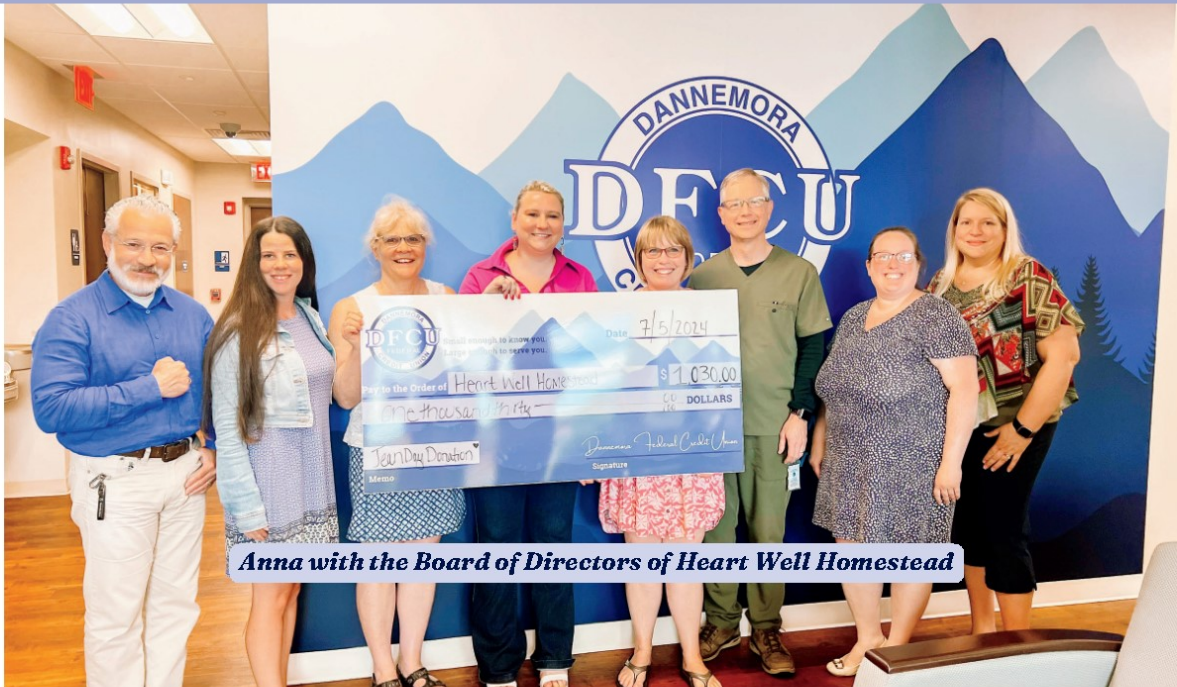
We want to thank members of the Armed Forces currently serving, those who have served and their families for all the sacrifices they have made and continue to make.

We salute you; we appreciate you and we thank you.



We're your HOME for HOME LOANS.

Competitive rates start here for your home purchase, refinance, or construction loans. Loans are available for primary residences, second homes, vacation homes, or investment properties. We have a wide range of terms customized to your unique situation!



Anna with the Board of Directors of Heart Well Homestead

Commitment to our Community

The Credit Union Difference

The summer and fall are some of the busiest months at DFCU. The Business Development & Marketing Team spend a majority of their time investing in the community, attended events, getting donations out to the recipients, sending out gift baskets and making sure we share some of our favorite DFCU goodies everywhere we go!

We spent an entire weekend in **Dannemora for their Village Festival**, we sponsored the **City of Plattsburgh's Parks Come Alive and Art Festival**, we were a team sponsor for the **For the Kids Golf Tournament**, we attended the **Plattsburgh and Saranac Lake Business Expos**, spent the day at the **Chamber of Commerce & United Way Golf Tournaments**, we donated over 25 baskets since April 2024 and more!

As winter comes and the nice weather is fades we are eternally grateful for all of the wonderful memories and time we spent giving back to our community!



Breast Cancer Awareness



DFCU is always proud to support Breast Cancer Awareness Month. We jumped onto this year's trends and found a "Stanley™" style tumbler and "swiftie style" friendship bracelets for the fundraiser.

The tumblers and bracelets will be for sale in ALL branches until October 31st, 2024 (while supplies last).

The tumblers will be for sale for **\$15.00** a piece. The bracelets have the words "**strong, beautiful and fierce**" on them with a Breast Cancer Charm and are selling for **\$5.00** a piece.

The proceeds will be donated to our friends at the **CVPH Foundation**. We are so excited to see the results of this fundraiser!



Join us on **Saturday, September 21st, 2024**, 9:00am-12:00pm, for **ANNUAL SHRED DAY!**

342 Tom Miller Road -- follow the signs when you get to the branch!
This event is open for the public, you do not have to be a member. Bring up to 10 bankers' boxes to shred along with old hard drives to have them crushed.

Join us at any DFCU branch on **Thursday, October 17th, 2024**, for **INTERNATIONAL CREDIT UNION DAY!**

Apple cider and fresh doughnuts from Rulfs Orchard will be available in all locations to celebrate! 2025 calendars will be available in all 4 branch locations beginning on this day (*while supplies last*).

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.....	0.50%

Kasasa Checking

0 - \$25,000.00	4.00%
\$25,000.01+	0.75%
All balances if qualifications are 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

Indigenous Peoples' Day
October 14th, 2024

Veterans Day
November 11th, 2024

Thanksgiving Day
November 28th, 2024

Christmas Day
December 25th, 2024

New Year's Day
January 1st, 2025

Annual Meeting at DFCU

For the 2024 Annual Board Meeting, we have a re-imagined event planned for our members!



Join us on Tuesday, *September 17th, 2024* in our Tom Miller Road Branch (344 Tom Miller Road) *beginning at 5:00pm*. We will have light refreshments, appetizers and DFCU swag! If you plan on attending the 2024 Annual Meeting, please *RSVP by September 9th, 2024*.

Visit our website to do so: dfcu.net

This event is for members, board of directors, staff and our supervisory committee.

LET'S TALK LOANS!

OUR PROFESSIONAL AND TIMELY LOAN DEPARTMENT IS PROUDLY SERVING DFCU MEMBERS EVERYDAY.

Whether you are looking for a mortgage, HELOC, Auto or Personal Loans, at DFCU we got you! Contact us today and we can make your dreams a reality. It doesn't have to be hard; we make it easy.



LIKE



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

New York Road:
122 New York Road
Plattsburgh, NY 12901

Dannemora:
50 State Road
Dannemora, NY
12929

Champlain:
10 Elm Street
Champlain, NY 12919

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