



APRIL 2026 QUARTERLY NEWSLETTER

SHARE RATES

APY = Annual Percentage Yield

Share Certificates:

6 Month	3.70% APY
12 Month	3.70% APY
18 Month	3.80% APY
24 Month	3.80% APY

Share Certificates minimum deposit \$500.

Savings/Shares

Student	4.06% APY
Regular, Vacation, Christmas, Escrow:	
\$100.00 - \$4,999.00	0.030% APY
\$5,000 - \$19,999.99	0.070% APY
\$20,000.00+	0.125% APY

Health Savings Account 2.52% APY

Money Market Savings Account:

Money Market Rates Can Change Weekly

\$0 - \$1,999.99	0.00% APY
\$2,000 - \$19,999.99	2.02% APY
\$20,000 - \$74,999.99	2.28% APY
\$75,000+	2.69% APY

LOAN RATES

Auto Rates (as low as)

Up to 84 Months 4.25% APR[^]

Recreational Vehicles

Same as Auto Rates*

*For a limited time only.

Visa

10.90% - 12.90% APR*

*APR = Annual Percentage Rate. Loan rates & terms are dependent on past credit performance. All share and loan rates are subject to change at any time.

Save The Date — Annual Meeting July 29th

We are excited to announce our Annual Meeting will be held on July 29, 2026. Come celebrate the continued growth of our Dynamic Members by enjoying some FREE food and drinks and chance to win various prizes in our parking lot! No pre-sale tickets or coupons are necessary. Stop by our office anytime between 11:00 am—5:30 pm, on Wednesday, July 29, 2026! We will have a tent available with seating and food and drinks presented by Gilbert's Station, The Main Squeeze and Dream Dippers! We will have a brief business meeting from 4:30 pm—5:00 pm at the event. Stop by for some delicious food and special drawings!

WELCOME HOME PROGRAM 2026 IS HERE!

\$20,000 GRANT AVAILABLE

Dreaming of homeownership in 2026? You could qualify for a grant of up to \$20,000 through the Welcome Home Program — funds open April 6 and are first-come, first-served. Connect with our mortgage experts now and be ready when funding opens.

Subject to qualifications and credit approval.

SPRING & SUMMER ADVENTURES AWAIT AT GREAT RATES

Ready for a new ride this spring? Auto loan rates as low as 4.25% APR for a limited time — plus flexible terms and added protections. New or used, drive away with confidence.

Rates and terms subject to credit approval. Limited time offer.



WE'RE ON INSTAGRAM!

Follow us at @dynamicfcu



SHARED BRANCHING AWARENESS WEEK

MAY 18-22, 2026

Dynamic Federal Credit Union has proudly partnered with other credit unions across the country to provide you convenient access to your accounts and money, creating the Shared Branching network that allows members of other credit unions to use their branches to conduct basic transactions. What does that mean for you? You can conduct transactions at more than 5,000 locations nationwide. Whether you are across town and can't get to your branch or have relocated, your credit union remains accessible because of Shared Branching.

Stop by your local branch and celebrate what makes your membership at a credit union so unique. Looking for a local shared branch location?

Visit sharedbranching.org to find one closest to you!

TRAVELING THIS SUMMER?

Try our VISA Travel Money Card!

- Issued here at the Credit Union
- Upload any amount from \$100-\$5,000
- Unlimited reloads
- Safer than carrying cash
- Prepaid card – no credit qualifications needed
- Accepted everywhere Visa is accepted
- CUMoney Mobile App available to track spending



TWO \$2,500 SCHOLARSHIPS ARE UP FOR GRABS!

Two \$2,500 Scholarships Will be Awarded to Dynamic FCU Members in 2026!

Please visit our website www.dynamicfcu.com for more information.

Congratulations, Class of 2026!

Your next chapter starts now, and Dynamic Federal Credit Union is here to help you begin your financial journey with confidence. Whether you're starting a summer job, heading to college, or preparing for your first big purchase, building smart financial habits early can make a big difference.

Your financial future starts with the choices you make today. Dynamic Federal Credit Union is proud to support our local graduates as they take their next steps. Stop by the branch today and start your journey with a trusted financial partner.

APR = Annual Percentage Rate. All loans subject to credit approval.



THE NEW GRAD FINANCIAL CHECKLIST

- CHECKING ACCOUNT
- CREDIT CARD
- SAVINGS ACCOUNT
- AUTO LOAN

CONGRATS VICKIE!



12TH

ANNIVERSARY

Thank you for your dedication to the Dynamic team, and best wishes as you begin your well-earned retirement.



Congratulations, Vickie Bruns, on Your Retirement from Dynamic FCU!

After 12 years of dedicated service, Vickie has been a warm and welcoming presence for our members, always leading with kindness, professionalism, and genuine care. As a trusted resource, she has consistently provided support and guidance to those we serve. Vickie, your compassion and commitment have made a lasting impact on our team and community. While we'll miss you, we're excited for this next chapter and all that lies ahead. Thank you for everything—you've truly made a difference.

Wishing you a happy and fulfilling retirement!

ATTENTION! We Will Be Closed **05/25/2026** In Honor of Memorial Day & **6/19/2026** In Honor of Juneteenth Freedom Day