

DYNAMIC FEDERAL CREDIT UNION

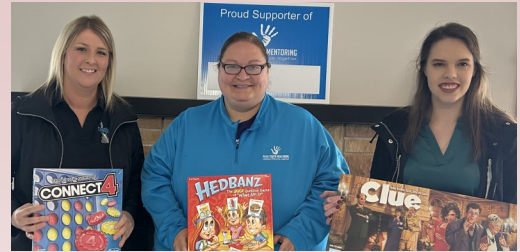
900 E. WAYNE STREET, CELINA, OH 45822 - 419-586-5522 - WWW.DYNAMICFCU.COM
JANUARY 2024

Two \$2,500 Scholarships Available to Dynamic Members

It's that time of year again! We are pleased to announce another chance at offering two (2) \$2,500 Scholarships to our members who are continuing their education. This year's scholarship opportunity is a video-based scholarship. The video scholarship begins 2/1/2024 and ends 4/26/2024 at 11:59:59 p.m. EST. Please watch our website for more information by visiting www.dynamicfcu.com. You can also email us at scholarship@dynamicfederalcu.com if you have any questions. Good luck – we look forward to another year of creativity!

Community Connections

In October, Dynamic donated 15 board games to the M.A.V. Youth Mentoring serves Mercer, Auglaize, and Van Wert Counties for children aged 5–18. Their mission is to provide all children facing difficulties a positive, professionally supported one-on-one relationship that improves their lives, forever. Some programs that they offer: community based mentoring and sit based programs (after school buddies, lunch club, or supper club). For more information on all of the MAV Youth programs or how to get involved, please contact info@MAVYouthMentoring.com or 419-584-2447.



Kara August (left) and Kristy Alig (right) present
Dynamic's donation of 15 board games to MAV Youth.

Mercer County
Angel Tree



In November and the beginning of December, Dynamic FCU was a pick up/drop off location for the 18th annual Mercer County Angel Tree program. Our Home Family Resource Center and the Mercer County Angel Tree program join forces each year, along with local churches and businesses to give 750–800 Mercer County children a more memorable Christmas! Thank you to all of our members and staff who donated to brighten a child's day! Merry Christmas and Happy New Year to all!

*Have We Got A
Sweetheart
Of A Deal For You!*

**Closing costs waived on
Home Equity Lines of Credit.
Offer valid from 2/1/24 to 2/29/24.
Contact our Loan Department today!**



**Money Market
Accounts
Coming
February!**

Money Market Accounts At Dynamic FCU Coming Soon!

High-yield options that reward you with higher dividend rates for larger balances. Earn higher dividend rates than traditional savings account with more accessibility than a share certificate. It's the ideal account for safeguarding larger deposits but being able to access in case of an unexpected expense.

Share Certificates
6 Mo 4.00% APY
12 Mo 4.35% APY
18 Mo 4.35% APY
24 Mo 4.01% APY
APY= annual percentage yield
minimum deposit \$500

Share, Christmas,
Vacation, Escrow Account
\$100-\$4,999.99 0.03% APY
\$5,000-\$19,999.99 .070% APY
\$20,000+ .125% APY

Student Account
3.55% APY

Health Savings Checking Account
\$1,000.00+ 2.02% APY

**ALL RATES AND TERMS ARE
SUBJECT TO CHANGE AT
ANYTIME**

Auto (as low as)
Up to 84 Mo 6.75% APR*

Recreational Vehicles
Same As Auto Rates*

*Rate includes .25% off for pre-
approval and .25% off for direct
deposit with automatic payment.
Rate and term are dependent on
past credit performance.
APR = Annual Percentage Rate

VISA
10.9% - 12.90% APR*
*Rate and term dependent
on credit score and credit
approval.
APR = Annual Percentage Rate

Phone & Fax:
419-586-5522

Lost/Stolen Visa:
1-866-604-0381
Lost/Stolen ATM or Check Card:
1-888-297-3416



Set 'Em and Forget 'Em! 4 Financial Resolutions You Can Accomplish Now!

New Year's resolutions are a mixed bag for many of us. On the one hand: personal betterment! On the other hand: methodical auditing of our refrigerator, checking account, and various vices. On the cusp of a fresh calendar year, we feel compelled to immediately transform our lives, but—as is the case with most good things—change takes time. This is especially true when it comes to financial goals. And in the aftermath of steep holiday spending, our goalposts can feel...far away. If you want a few financial resolutions that you can achieve early into the new year (because who doesn't love an easy to-do list??) here are some suggestions.

Automate Your Savings. Life is expensive! Especially when you have your sights set on a vacation, home renovation, or even the creation of an Emergency Fund (which 26% of Americans report not having at all). Setting aside savings is a crucial step towards your financial health. Dynamic has perfect budget accounts and automatic transfer tools to help! Every cent adds up!

Enroll in a 401(k). Speaking of savings...if your employer does not automatically enroll you in a 401(k) plan, you can sign up yourself. Unlike some company benefits (like flexible spending accounts or insurance enrollments that have deadlines), you can enroll in a 401(k) plan anytime during the year. So why not now? The sooner you can begin growing your retirement savings, the better. What you contribute is up to you, and many employers will match your contributions up to a certain percentage. If you earn income but don't receive employer benefits, you can open a Traditional or Roth IRA as an alternative.

Trim subscriptions. The average American underestimates their monthly subscriptions costs by \$133 according to a 2022 survey conducted by C+R Research. People estimated they spent about \$86 per month when in fact, they were spending about \$219 per month. The start of a new year is a good time to take inventory of your streaming networks, music subscriptions, smartphone apps, wine club memberships, or any other miscellaneous expenses that might be drawing away from your overall savings goals.

Check your credit report. You can get a free report once a year from each of the three major consumer reporting companies (Equifax, Experian, and TransUnion.) This allows you to resolve errors or instances of identity theft—red flags you do not want creditors looking at when they are evaluating your application for loans and credit cards. With the exception of Experian, you will have to pay a fee if you want to see your credit score. Regardless of knowing your actual credit score, it's always a great idea to know what is tied to you. Visit annualcreditreport.com to request your reports!

Resolved to Help

Need a little nudge when it comes to keeping your financial resolutions? Our partner GreenPath provides caring Financial Wellness Experts to assist in starting your year strong! GreenPath works with thousands of people each month to pay off debt, improve credit and lead a financially healthy life. Ring in the New Year...and then give them a ring! The call is free and confidential. Call GreenPath at 1-877-337-3399 today!

FINANCIAL FITNESS IN THE NEW YEAR



877-337-3399

Work with GreenPath, a
60-year national nonprofit.