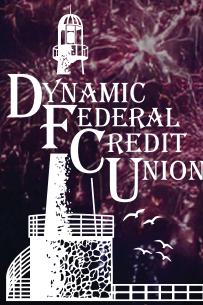


HAPPY NEW YEAR!



JANUARY 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 6.5% APR*^

Recreational Vehicles

Same as Auto Rates*^

^Rate includes .25% off for pre-approval and .25% off for direct deposit with automatic payment.

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.

2026 Scholarships are Here!



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 begins 2/1/2026 and ends 4/24/2026 at 11:59:59 p.m. EST. Please watch our website for more information by visiting 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!



Thank you for a Successful Angel Tree Program!

In November and the beginning of December, Dynamic FCU was a pick up/drop off location for the 20th 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!

HAVE WE GOT A SWEETHEART OF A DEAL FOR YOU!

CLOSING COSTS WAIVED ON HELOC THIS FEBRUARY.

*Loans must be closed by 2/28/2026, \$650 maximum fees waived. Contact Our Loan Department for Details!

START THE NEW YEAR RIGHT WITH A HEALTH SAVINGS ACCOUNT (HSA)

Tax-free earnings
Easy access with HSA debit card and checks
Funds roll over year to year
Plan for medical expenses and save smart

HAVE YOU CHECKED YOUR CREDIT REPORT THIS YEAR?

Now's the perfect time to review your free annual credit report from all three major bureaus! As the year wraps up, it's a great opportunity to make sure everything is accurate and up-to-date before heading into 2026. You can get your reports with one call: 1-877-322-8228 or visit www.anualcreditreport.com. If you have any questions, Dynamic Federal Credit Union is here to help!

Dynamic FCU Branch Closings

Thursday, January 1, 2026
New Year's Day
CLOSED

Monday, January 19, 2026
Martin Luther King Jr. Day
CLOSED

Monday, February 16, 2026
Presidents Day
CLOSED

Holiday spending can get out of hand fast, especially with high-APR store credit cards — you're not alone. Start fresh by consolidating those balances onto a Dynamic FCU credit card with rates as low as 10.90% – 12.90% APR, giving you one simple payment and more money back in your pocket.



**One Card.
One Payment.
Less Stress.**

Dynamic FCU Credit Card

Get yours today.

Start 2026 strong with Dynamic FCU!

Whether you're aiming to save more or manage debt, we're here to help you achieve your financial goals. Stop by our branch or explore our website resources today!

Save
money

More
books