



# JULY 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
\$5,000.00 - \$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

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

You're invited to Dynamic FCU's Annual Meeting on Wednesday, July 29, 2026! Stop by our office anytime from 11:00 a.m. to 5:30 p.m. for free food, drinks, family fun, and chances to win prizes. Enjoy local favorites from Gilbert's Station, The Main Squeeze, and Dream Dippers - plus face painting by Wonderfully Made Face Painting. No tickets or registration required. A brief business meeting will be held from 4:30 p.m. to 5:00 p.m. We hope to see you there!

### The Current Board of Directors are:

Ryan Byers, President,  
Michelle Dues, Vice President,  
Angie Kunk, Secretary,  
Molly Lammers, Treasurer,  
Adam Cron, Director,  
Jacob Stolly, Director,  
Cris Morreale, Director

### Members Will Vote to Fill 4 Open Seats. The Following are on the 2026 Ballot:

Cris Morreale  
Michelle Dues  
Ryan Byers  
Jacob Stolly

### Board Members With 1 Year to Serve:

Angie Kunk  
Molly Lammers  
Adam Cron

## BACK TO SCHOOL. BACK TO SAVINGS.

Submit your final report card from the 2025-2026 school year and earn a \$10 deposit into your (new or existing) student account. One \$10 deposit max per member.



# FAIR TICKETS

**PRE-SALE WEEKLY ADMISSION AND RIDE TICKETS CAN BE PURCHASE AT THESE BUSINESSES FOR YOUR CONVENIENCE:**

Mercer Savings-Irmscher-Celina  
Peoples Bank-Logan St.-Celina  
Dynamic Federal Credit Union-Celina  
Peoples Bank-Main St.-Coldwater  
Osgood State Bank-Chickasaw

**\$60**

## PRE-SALE RIDE PACKETS

INCLUDES 7 RIDE PASSES  
PRICE INCREASES BY \$10 ON JULY 10

**\$30**

## PRE-SALE WEEKLY/EXHIBITOR TICKET

ADMITS ONE ALL WEEK DURING THE FAIR,  
ALLOWS A PERSON TO EXHIBIT, NO RIDES.  
PRICE INCREASES BY \$10 ON JULY 10



For more information visit: [www.mercercountyohiofair.com](http://www.mercercountyohiofair.com)

## Support the Mercer County Fair!

Get ready for the Mercer County Fair from August 13-19, 2026! Dynamic Federal Credit Union is proud to be part of Ohio's leading agriculture county. Stop by the credit union to grab your pre-sale weekly fair passes and ride passes at a discounted price.

## CONGRATULATIONS TO OUR SCHOLARSHIP WINNERS!

We are thrilled to announce the winners of the two \$2,500 Dynamic Federal Credit Union Scholarships! Congratulations to Mckenzie Germann and Savannah Jacobs. Thank you to all who entered and shared your creative videos. The scholarships were awarded based on originality, accuracy, and effectiveness in addressing the question. Be sure to participate next year!

## MAKE WAVES, NOT HIGH PAYMENTS!



Make waves, not high payments! Whether you're dreaming of weekends on the lake, camping adventures, or exploring the open road, Dynamic FCU can help you get there with recreational vehicle loan rates as low as 4.25% APR.\*

Move your loan to Dynamic and start saving today!

Learn more:  
[dynamicfcu.com/moveyourmoney](http://dynamicfcu.com/moveyourmoney)

\*APR = Annual Percentage Rate. Rates and terms subject to credit approval. Limited time offer.

## MOVE YOUR MONEY & GET REWARDED!



Move your money and get rewarded! Switch your checking account to Dynamic FCU and earn up to \$200 when you set up qualifying direct deposit and enroll in eStatements.\* It's a simple move that could put extra cash in your pocket.

Get started today:  
[dynamicfcu.com/moveyourmoney](http://dynamicfcu.com/moveyourmoney)

Earn up to \$200 after direct deposit setup and eStatements enrollment; 90-day period/good standing.



Mckenzie Germann



Savannah Jacobs

ATTENTION! We Will Be Closed 7/3/2026 & 7/4/26 In Honor of Independence Day & 9/7/2026 In Honor of Labor Day