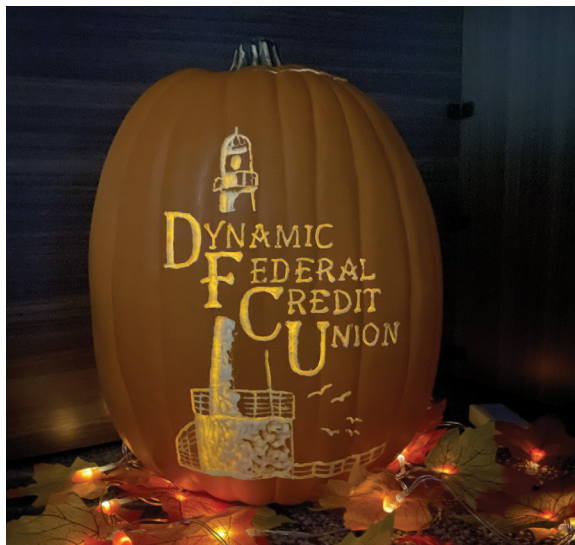




OCTOBER 2026 QUARTERLY NEWSLETTER

SHARE RATES

APY = Annual Percentage Yield

Share Certificates:

6 Month	4.01% APY
12 Month	4.06% APY
18 Month	4.32% APY
24 Month	4.11% 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	2.53% APY
\$20,000 - \$74,999.99	2.79% APY
\$70,000+	3.20% 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.

New Dynamic FCU Online Banking Launches November 16th

We're excited to bring you a new and improved online banking experience designed to make managing your money easier, more convenient, and more intuitive. Beginning November 16th, Dynamic Federal Credit Union members will update our online banking and mobile app to a fresh new look with more exciting features: like savings goals and savings round up (to name a few!).

As we get closer to launch, we'll share important information to help make the transition as smooth as possible. Please watch your email, visit our website, and follow Dynamic on social media for updates, instructions, and anything you may need to do before November 16th.

What You Need to Know:

- **Launch Date:** November 16th
- A new, improved online banking experience is coming
- Watch for important transition instructions
- Make sure your contact information is current
- Look for updates by email and on our website
- Usernames and passwords will remain the same
- Additional details and FAQs will be available prior to launch



Scan Me

LEARN MORE AND VIEW ONLINE BANKING FAQ HERE

If you normally receive an e-statement, you will receive a paper account and/or credit card statement for auditing purposes for September 30, 2026. You will not need to re-enroll in e-statements after the September 30, 2026 mailing. You will still be able to access the e-statement version of your account and/or credit card statement.

PLEASE EXAMINE... your September 30, 2026 account and/or credit card statement and if it is not correct, communicate directly with the Supervisory Committee's external auditor as follows:

Carol Stoodt, External Auditor
2713 Township Road 182
Bellefontaine OH 43311-9427
Phone: (937) 935-3811

If no differences are reported within ten days, it will be assumed that the September 30, 2026 statement is correct. Do not mail any remittances to the auditor. This statement of account verification is being conducted in accordance with the directive of our Board of Directors.

SHOP SMARTER THIS HOLIDAY SEASON!

Skip high-interest store cards and enjoy rates as low as **10.90%–12.90% APR*** with a Dynamic Credit Card. Plus, earn **cash back rewards** with our Platinum Rewards Credit Card while you shop! Pay in branch, online, or by mail!

Dynamic FCU Holiday Schedule 2026

Monday, October 12, 2026 - Columbus Day
CLOSED

Wednesday, November 11, 2026 - Veterans Day
CLOSED

Thursday, November 26, 2026 - Thanksgiving
CLOSED

Thursday, December 24, 2026 - Christmas Eve
8:30 AM - 12:30 PM

Friday, December 25, 2026 - Christmas Day
CLOSED

Saturday, December 26, 2026
CLOSED

Thursday, December 31, 2026 - New Years Eve
8:30 AM - 12:30 PM

Friday, January 1, 2026 - New Years Day
CLOSED

Saturday, January 2, 2026
CLOSED

GET YOUR HOME HOLIDAY-READY!

WITH HELOC RATES AS LOW AS 6.00% APR*

*Annual Percentage Rate. Rates reflect the lowest rate available on approved credit as determined by the credit-worthiness of each applicant. Rates are subject to change without notice. Other rates, terms, fees or conditions may apply. Must close by 11/30/26.

Need a Budget Break for the Upcoming Holidays?

Take advantage of Dynamic Federal Credit Union's "Skip-A-Payment" program. We are offering skip-a-loan payments for the months of November or December. Simply complete the following form and return it to our office. There will be a **\$35.00 processing fee** for each loan payment skipped. One half of the skip-a-payment program will be set for Dynamic FCU's scholarship fund. Watch for more details about the scholarship fund in your January 2027 newsletter and on our website at dynamicfcu.com

Skip-A-Payment Available for November OR December 2026 Loan Payments*

Date: _____ Loan #: _____ Received By: _____

Which month do you want to skip? (select one)

- ☐ **November (return this coupon no later than October 31, 2026)**
- ☐ **December (return this coupon no later than November 30, 2026)**

Deduct the \$35.00 fee per loan from: (select one)

- ☐ **Checking #** _____
- ☐ **Savings #** _____

Member Printed Name: _____ Member Signature: _____

*Interest will continue to accrue for two months on the unpaid balance. Valid on one month's payment only. Offer not valid on Mortgages, Home Equity Loans or VISA. Subject to credit qualifications. Must be current on loan for past 6 months. If you have credit life and/or disability on your loan(s), you will not be covered beyond the original maturity date. If you have GAP coverage only includes up to 2 skips over the life of the loan. You will be notified if your skip payment request is not approved.

Scan here to
sign up online:

