



900 E. Wayne St., Celina  
419-586-5522  
www.dynamicfcu.com



April 2018

## Getting Your Auto Loan at Dynamic Has Even More Benefits Effective April 1, 2018

- Financing up to 150%\*
- No first payment for up to **60 days** and convenience of weekly, biweekly or monthly payments.
- **Unique discounts:** Get .25% off the rate for direct deposit AND automatic payments from a Dynamic FCU checking or savings account. Receive an additional .25% rate reduction for preapproval.
- **Skip a Pay:** Skip one loan payment during the months of November or December. Credit qualifications apply.
- **Private party purchases:** Buy from a friend or family member.
- **Clear title loans:** Get quick cash by borrowing against your paid-off vehicle.
- **GAP:** Guaranteed Asset Protection (GAP) can be added to your loan for only \$450. GAP helps cover the difference between the actual cash value of the vehicle and the outstanding loan balance at the time of total loss. Additionally, \$1,000 is applied to your new loan if you finance your replacement vehicle with us within 90 days from the date of total loss.
- **Auto Advantage Program:** As a Thank You for purchasing GAP, you have the added benefit of auto deductible reimbursement. Pays up to \$500 per Loss (UNLIMITED losses per year) when a Loss is filed and paid by the auto insurance company for any Covered Auto the Member owns evidenced by the title AND insures under an Auto Insurance Policy designating the Member as the Named Insured. Coverage is effective for four years after enrollment.
- **CARFAX:** Receive the vehicle history report on the vehicle you are financing. One free\* CARFAX will be provided.
- **New Auto:** Current model years and used up to model year 2015; terms up to 84 months.
- **Used Auto:** Up to 6 years old; terms up to 72 months.
- **Recreational Vehicle Loans:** For new and used boats, motorcycles and campers, you can finance up to 100% of the purchase price plus tax, license and documentation fees.



\*APR=Annual Percentage Rate. Rates & term dependent on past credit performance. Rates include deductions for automatic payment through direct deposit (.25%) and pre-approval (.25%).

\*All loans subject to credit approval. Rate is based on credit worthiness and other factors. Rates and terms subject to change without notice. 150% financing of retail value, including tax, license, document fees and service maintenance contracts, on approved credit. Title or registration secured loan application fee is \$75 and can be financed or paid in cash. CARFAX is free on the vehicle financed and additional CARFAX cost of service is \$27.99.

## Welcome Home Funds

Dynamic Federal Credit Union is proud to announce its membership with the Federal Home Loan Bank (FHLBank) of Cincinnati. As a member of the FHLBank, Dynamic is able to offer its members the Welcome Home Grant. The program provides borrowers with funds to be used toward down payment and closing costs to purchase a residence. Members may be awarded a grant up to a maximum of \$5,000 per homebuyer, to purchase an owner-occupied home. Call 419-586-5522 for more information on how you could receive the grant!



## MasterCard Priceless Surprise® Promotion

In February, MasterCard® contacted Dynamic Federal Credit Union to inform us that one of our members was a Priceless Surprise® \$500 Cash Winner! Dynamic MasterCard holders will automatically be entered into MasterCard's Priceless Surprise® when they make a signature based transaction of \$10 or more with their Dynamic MasterCard from 11/7/2017 until 11:59:59 PM Central Time on 5/4/2018. You could be surprised with an incredible getaway or statement credit! Use your Dynamic Federal Credit Union MasterCard® for a chance to be surprised!



priceless  
surprises

## \$5,000 Scholarship Available

Need help tackling the financial woes associated with higher education? The Ohio Credit Union Foundation (OCUF) has a \$5,000 video scholarship opportunity for Ohio credit union members pursuing an undergraduate degree. Entrants must answer the scholarship question, "If you ran your credit union, what initiatives/programs/products would you implement to foster the philosophy of "People Helping People?" by creating a video 1 to 2½ minutes in length. Video entries can be edgy, funny, bold, simple, serious – or anything in between. All video entries must be submitted by Monday, April 30 at 11:59:59 p.m. EST. All entries must be submitted via the Foundation's website [www.OhioCreditUnionFoundation.org](http://www.OhioCreditUnionFoundation.org).

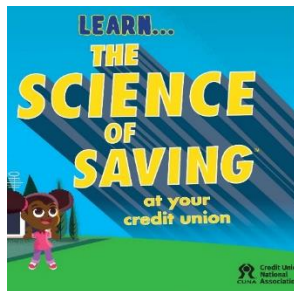
## Community Connections



Over the past few months, Dynamic Federal Credit Union and its generous members have donated to numerous local agencies. In October, we teamed up with O.U.R. Home's Annual Coat Drive by helping those less fortunate stay warm this past winter. Throughout the month of December, our staff and members participated in the Angel Tree Program by purchasing Christmas gifts for over 50 children in the area! And most recently, Dynamic FCU's staff and members helped contribute to \$656 towards Mercer County's Relay For Life. Also donating 300 non-perishable food items to The C.A.L.L. Food Pantry! Thank you for taking time to help with these local causes!

## Youth Month: Learn The Science of Saving

Dynamic Federal Credit Union wants to teach everyone the Science Of Saving! With each deposit (over \$5.00) into a youth account on a Friday throughout April, you will receive a prize (while supplies last)! Each deposit will also enter you into the grand prize drawing that will be held on May 1, 2018. Youth age 9-15, draw and submit a picture of "What your financial future will look like." All entry deadlines are April 30, 2018. A winner will be selected May 1, 2018. Grab your lab coat and goggles and learn the Science of Saving!



## Insurance Built For Our Members

Watch your mail for a valuable opportunity! TruStage insurance products are only available to credit union members. Your membership means competitive rates, helpful guidance without sales pressure, and quality products trusted by your credit union. Regardless of your budget, we can help make sure the protection you need makes sense. It's all part of smart planning and caring for the people who matter most.



TruStage™ Insurance products and programs are made available through TruStage Insurance Agency, LLC. Life insurance and Accidental Death & Dismemberment insurance are issued by CMFG Life Insurance Company. Auto & Home Insurance Program are issued by leading insurance companies. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union.

## Credit Union Lobby Hours

Mon. – Thurs.: 9:00 am – 5:30 pm      Drive Thru Opens At 8:30 am  
Fri.: 9:00 am – 6:00 pm                  Drive Thru Opens At 7:00 am  
Sat.: 8:30 am – 12:30 pm

### Share Certificates

6 Mo 0.451% APY

12 Mo 0.501% APY

18 Mo 0.551% APY

24 Mo 0.601% APY

APY= annual percentage yield  
minimum deposit \$500

### Share, Christmas,

### Vacation, Escrow Account

\$100-\$4,999.99 0.150% APY

\$5,000-\$19,999.99 0.250% APY

\$20,000+ 0.350% APY

### Draft Account

\$1,000-\$4,999.99 0.050% APY

\$5,000-\$19,999.99 0.150% APY

\$20,000+ 0.250% APY

### Student Share

0.853% APY

2015 - New Auto (as low as)

Up to 84 Mo 3.00% APR\*

2012 - 2014 Auto (as low as)

Up to 72 Mo. 3.00% APR\*

2011 and Older Auto (as low as)

48 Mo 3.00% APR\*

Recreational Vehicles (as low as)

Same As Auto Rates\*

\*APR = Annual Percentage Rate. 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.

### VISA

11.9% - 9.90% APR\*\*

\*\*Annual Percentage Rate. Loan rates and term dependent on credit score and credit approval.

### Phone & Fax:

419-586-5522

### Telephone Banking:

419-586-5515

### Text Banking:

57682

### Lost/Stolen Visa:

1-866-604-0381

### Lost/Stolen ATM or Check Card:

1-866-546-8273

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