

Member Newsletter

January 2022

SELF SERVICE FEATURES



HOW TO USE REMOTE DEPOSIT:

1. Before depositing, please endorse the back of the check with the following:

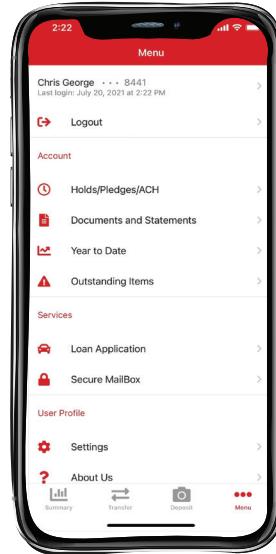
Your Signature

For Mobile Deposit Only at DPFCU

2. Open the DPFCU mobile banking app. Click on the camera icon across the bottom panel that says "deposit". Follow the prompts to take a picture of the front and back of the check.

3. You will get an email notification when the deposit is accepted or declined. If declined, the email will state the reasoning.

4. Please keep the check in a safe place for at least 10 days in case we need you to present the physical check. After 60 days, destroy or properly dispose of the check.



SETTING UP MOBILE PUSH NOTIFICATIONS

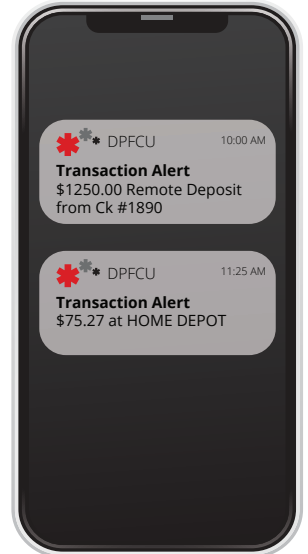
1. Launch the DPFCU mobile banking app

2. Click on "menu" in the bottom right corner.

3. Then scroll to "Services" and click on "Notifications"

4. Click on "Enable Notifications".

5. Choose your parameters, such as balance alerts, transaction alerts, etc



DOWNLOAD OUR MOBILE APP:

Manage your accounts securely anytime, anywhere!



✔ **Remote Deposit:**
Deposit checks with your phone!

✔ **Account Alerts**
Get notifications on transactions.

✔ **Remote Control Debit Card:**
Turn Your Debit Card on and off.

✔ **Manage Loans:**
Apply for & manage loans in our mobile app!

✔ **Account to Account Transfers:**
Easily transfer funds from one institution to another.

Winter Loan Rates

PERSONAL LOANS

AS LOW AS

4.75% APR*

Simplify and Save! Consolidate high interest credit card debt.

- **No application fee**
- Personal loans up to \$10,000*
- Up to 84 month terms

AUTO LOANS

AS LOW AS

1.55% APR*

Looking for a new car or truck, a new-to-you purchase, or a refinance?

- **No application fee**
- Up to 84 month terms
- Ask about Gap Coverage, credit life, disability insurance, and warranties

VISA CREDIT CARD

AS LOW AS

8.25% APR*

Earn REWARDS with every purchase – cash back, gift cards, travel, and more!

- **No application fee**
- Gold and Platinum card available
- No Annual Fees, Cash Advance Fees, or Balance Transfer Fees

*Terms: Annual Percentage Rate (APR) shown represents the lowest possible rate for each loan type and term. Rate and term based on credit score and history. Rates and terms subject to change without notice. Not all applicants will qualify for the lowest rate. DPFCU is NCUA Insured and an Equal Opportunity Lender.

UPCOMING CLOSING DATES:

New Year's Day – Saturday, January 1 – CLOSED
MLK Day – Monday, January 17 – CLOSED
President's Day – Monday, February 21 – CLOSED
Good Friday – Friday, April 15 – OPEN 8:30 – 1:00

PRIVACY POLICY:

Federal law requires us to tell you how we collect, share, and protect your personal information. You may review our policy and practices with respect to your personal information at www.duboispikes.org.

CURRENT RATES:

You can view our current rates in branch or online at duboispikes.org. From the homepage, click on "Account Types", then select "Current Share Rates"

FEE SCHEDULE:

There is a new fee schedule effective March 1, 2022. The current fee schedule can be found at duboispikes.org. Members may also call to request a copy.

OUR STAFF IS HERE TO HELP!

Lauren, Member Service
Logan, Member Service
Mindy, Member Service/Lending Clerk
Carson, Intern
Annette, Member Service Supervisor
Lisa, ATM/Debit Cards, Pre-Paid cards, IRA
Jordan, Loan Officer, Mortgage Processor, Credit Cards
Michala, Accounting Manager, Operations Manager
Deann, Admin Assistant
Duane, Lending / Finance Manager
Rose, CEO

CONTACT INFORMATION:

Dubois-Pike Federal Credit Union
650 W. 2nd Street • P.O. Box 841
Jasper, IN 47547-0841
Phone: 812-634-9278
Fax: 812-481-1606
NMLS #695858

Lobby & Drive-up Hours
Monday-Thursday: 8:30AM – 5:00PM
Friday: 8:30AM – 5:30PM
Saturday: 8:30AM – 12:00PM
(Loans and new accounts by appointment only on Saturdays).

Routing Number:
283977905
Lost/Stolen Visa Debit Card:
800-523-4175
Lost/Stolen Visa Credit Card:
800-449-7728



HIGH SCHOOL SCHOLARSHIP

Dubois-Pike Federal Credit Union is once again offering a \$600 scholarship to one eligible senior in each of the Dubois and Pike County high schools. Fill out the Common Scholarship Application that is available in the guidance counselor's office at all the schools and return it to DPFCU by April 1, 2022.

BEWARE OF PHONE SPOOFING

Around the state, there has been an increase in fraudulent phone calls that appear to be from local banks and credit unions that can put your account and funds at risk! It's called Caller ID spoofing.

What is Caller ID spoofing? Caller ID spoofing is the process of changing the Caller ID to any number other than the actual calling number. The caller intentionally disguises the number they are calling from.

How can you stop spoofing calls? While there's nothing you can do to stop them, there are three very important steps you can take to prevent being a victim:

1. If in doubt, don't answer it. You can call the number directly later to see if it was a real person or company.
2. Be diligent! Even if your caller ID shows a familiar number (perhaps a local area code), assume it is not a legitimate call. Be very cautious about giving any information to an unsolicited caller. If you are unsure, hang up, and call the person or business directly.
3. Block the calls. Check with your phone carrier to see if they have a service or app that helps to identify and filter out spam calls. For instance, both AT&T and Verizon have apps that provide spam screening and/or fraud warnings.

Here's an example of what has been happening: A person receives a call pretending to be a local business stating that the persons account is in jeopardy (the spam caller created urgency.) The spammer stated that they needed to get account number and payment information over the phone to keep the account in good standing.

PLEASE NOTE: The Credit Union will NEVER initiate a call to ask for your account number, card number and PIN number - we already have all that information.

2022

ANNUAL MEETING

Our Annual meeting will be held on **Wednesday, March 9, 2022** at the Huntingburg Event Center. Doors Open at 3:30, Meeting at 4:30. The Credit Union will close at 3:00 pm so staff may attend.

