

Member Newsletter

April 2022

KEEP IT LOCAL!



GET YOUR MORTGAGE RIGHT HERE AT YOUR CREDIT UNION!

Dubois Pike FCU and Member First Mortgage (MFM) have teamed up to provide affordable mortgage solutions and excellent service to our members.

From purchase to refinance, we offer a variety of loan programs to help our members finance their homes.

- Complete Suite of Mortgage Programs
- Low Down Payment Options Available
- Competitive Rates & Closing Costs
- Free Online Application
- Quick & Easy Closings
- We will work with you to make sure you get the perfect mortgage loan for your unique needs!



NMLS #695858

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.

Spring 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

2.50%
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

8.50%
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:

Good Friday – Friday, April 15 – OPEN 8:30AM – 1:00PM

Memorial Day - Monday, May 30, 2022

Independence Day - Monday, July 4, 2022

CURRENT RATES:

You can view our current rates in branch or online at duboispike.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 duboispike.org. Members may also call to request a copy.

OUR STAFF IS HERE TO HELP!

Lauren, Member Service

Logan, Member Service

Robin, 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



CERTIFICATE RATES ARE ON THE RISE!



Make your money work for you with a higher rate of return on share certificates. Transfer funds from savings, money market or other share types.

We have a wide variety of terms, ranging from 6 months to 60 months, to suit your needs. All of our certificates require a \$1,000.00 minimum opening balance.

View the latest rates on duboispike.org.

PRE-PAID GIFT & TRAVEL CARDS:

Available for purchase: \$6.00 fee.



Gift Cards: Come in a variety of styles from birthdays, weddings and graduations. The gift card load limits are \$10.00 to \$1000.00. Not reloadable.



Travel Cards: Great option when traveling within the US or abroad. Load limits are \$100.00 to \$5000.00. Reloadable with a \$4.00 fee.

Be a Healthy Skeptic!

As a credit union, we see members impacted by financial scams every day. Scams take your hard-earned money, stop your services, cause losses and stress! The best thing you can do, on an individual level, is to teach yourself how to spot a scam.

Have a healthy level of skepticism. Question every incoming message no matter how it arrives (email, web, text, voicemail, phone call, social media, etc.) and look for signs of a scam.

Learn scam traits. Many scams do the following...

- The message or alert arrives unexpectedly
- They ask you to do something the sender does not typically request
- They have a sense of urgency, claiming you may lose access or will be penalized if you do not take action immediately

Review local examples of scams that have impacted our members.

- A fake service provider asked a member to pay with gift cards. Legitimate businesses do not do this!
- There was an unexpected call from "AMAZON support" asking for payment information over the phone. Amazon does not make such calls.
- A call from "Apple support" asked for personal information and login credentials. Apple does not initiate calls like this.
- A series of PayPal verification emails (unexpected and not initiated from the member) asking the member to click a link. These emails were fake, linking to a fraudulent website hoping the member would enter their PayPal login info.
- A series of package tracking links sent via text. The link may take you to a website that will ask you for personal information under the guise of confirming your address, but the real purpose is to get credit card numbers and other personal information.

Take control of your accounts by monitoring them and controlling access.