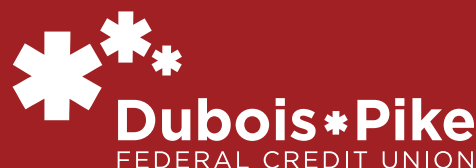


Member Newsletter

OCT 2022

DIGITAL FEATURES:



HOW TO USE REMOTE DEPOSIT

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



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. Continue to follow the on screen prompts to complete the deposit.

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 in case we need you to present the physical check. After 60 days, destroy or properly dispose of the check.

CHRISTMAS CLUB REMINDER:



For members with Christmas Club Accounts: Funds will be automatically transferred to your draft account on October 14, 2022. If you do not have a draft account, it will be transferred to your regular savings.

This is a great way to save all year for your Christmas gift shopping! Set money aside by payroll deduction, transfers via online banking, or traditional deposit methods. A \$3.00 fee will be assessed for any withdrawals from January 1st – September 30th.

Lobby Hour Change:

Effective January 1, 2023, our Lobby will be closed on Saturdays. Our drive thru will remain open as normal from 8:30am-12:00pm. Our digital services will also be available 24/7. This change reflects the best use of our resources. If you have any questions, please let us know.



Fall Loan Rates

PERSONAL LOANS

AS LOW AS

6.00%
APR*

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

AUTO LOANS

AS LOW AS

4.55%
APR*

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

VISA CREDIT CARD

AS LOW AS

9.75%
APR*

- 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:

Monday, Oct 10 Columbus Day
Friday, Nov 11 Veterans Day
Thursday, Nov 24 Thanksgiving Day
Saturday, Dec 24 Christmas Eve (Open 8:30am-12pm)
Monday, Dec 26 Christmas Day (Observed)
Saturday, Dec 31 New Years Eve (Open 8:30am-12pm)
Monday, Jan 2 New Years Day (Observed)

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.duboispike.org. You can also stop by or call 812-634-9278 to request a paper copy.

FEE SCHEDULE:

Our 2023 Fee Schedule will be available by 11-15-2022. View online www.duboispike.org or call 812-634-9278 to request a copy.

OUR STAFF IS HERE TO HELP!

Robin, Member Service
Adam, Member Service
Mindy, Member Service/Lending Clerk
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



Share Certificate Special

27 Month - 3.27% APY

\$1,000.00 Minimum Opening Deposit

A penalty may be imposed for withdrawals before maturity. You will be paid this rate until first maturity. This is a fixed rate certificate.

Costly Car Loan Mistakes

Car buying often comes with stress! We've been in the auto lending business for decades and have a few tips to share when it comes to buying your next car. The next time you are car shopping, we encourage you to keep these three tips in mind.

1. Know Your Credit Score And Budget Before You Go.

Don't head to the dealership without knowing two critical numbers: Your credit score and your approved loan amount. It's a dangerous game to enter a dealership in the dark and allow them to define your creditworthiness. Shopping in the dark can lead to being pressured to buy more than you can afford and enter into a loan with a higher interest rate and higher fees than you can find elsewhere. You may also be tempted to shop by "monthly payment" versus the overall cost. **Utilize your credit union membership and get loan pre-approval before you car shop.** We can help you determine the loan amount, rate, and monthly payment that fits your financial health before you even step on the lot.

2. Avoid Getting Upside Down.

If you owe more on your current car than what it's worth - we encourage you to resist the temptation to roll the negative balance into a new car loan. Where possible, pay extra on the current car until you can build equity in your vehicle or break even.

3. Get The "Extras" From A Trusted Source.

When purchasing products such as Payment Protection, Gap Insurance, and Extended Car Warranties, we encourage you to research your options. While these products are often sold through the car dealership, they may include a high markup. When you get a loan through the credit union, you can add these at a much lower price as a benefit of your membership.

Ready to car shop? Let us help by helping you determine your pre-approval amount. We help members every day review their loan options and save them money. **We do not charge auto loan application fees.**



2023 ANNUAL MEETING:

Save the date! Our next Annual Meeting is scheduled for Wednesday, March 8, 2023. Please visit duboispike.org for more info closer to that date.



Your feedback helps
the credit union!



Leave a review
on Google Maps



Leave a review on
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