Greetings from your President and CEO this New Year!

Happy New Year! I hope you had a wonderful Holiday spent with family and friends. I want to thank you for your loyalty to the credit union -- we are grateful for members like you, who make our work truly rewarding.

I think it’s fair to say we witnessed a number of exciting and memorable events in 2016 – the Chicago Cubs winning a World Series, enjoying some of the best summer weather in a long time, and the conclusion of one of the most intriguing Presidential elections of all time.

Our most memorable moment in 2016 was the successful merger of MiddConn FCU (Middletown) into Dutch Point. The merger brought $20 million in assets and 2,500 new members to your credit union. I can assure you that as we continue to grow and expand, you will continue to receive first-rate superior member service. I want to thank all our members for their patience as we went through the merger transition, which went exceptionally well.

I look forward to this New Year with confidence that your credit union will continue to be a progressive financial institution. We are committed to our core strengths of service, convenience and value so that you can continue to grow with us. I thank you for your membership and look forward to another successful year. On behalf of myself, our staff, and our dedicated Board of Directors, we extend to you a happy, healthy, and prosperous 2017.

Warmest Regards,

Francis R.N. Proto, President and CEO

Fraud Prevention -- As we begin 2017, we want to remind you that account fraud is an ongoing crime in this nation. Dutch Point Credit Union has safeguards to help prevent and detect account fraud, but it is your knowledge and awareness that are important in the defense of preventing fraud.

A recent fraud attempt taking place is counterfeit official checks bearing Dutch Point Credit Union’s information and logo and are being produced and circulated by fraudsters. The checks look real; however, they are missing some key security features and bear some slight differences to Dutch Point’s legitimate official checks. The checks appear to be tied to a mystery shopper scam.

If you suspect a check in your possession may be counterfeit, do not communicate with the sender. Contact the credit union at 800-842-1778 or visit any of our branch locations so we may attempt to confirm the legitimacy of the item.

Visit our Fraud Prevention page on our website to learn more about trending fraud schemes and how you can protect yourself, your identity, and your finances from scams and threats.
Put the **FREEZE** on high-rate debt!

**FREEZE** your high-rate debt!

Transfer your high-rate credit cards — call 800-842-1778 or apply online at www.dutchpoint.org.

0% **APR**

Balance Transfer for 12 months

Whatever your dream - you can make it happen with a low-rate loan from Dutch Point. We offer customized loan solutions that fit your budget.

Apply online, over the phone or in person.
Achieve Your Dream in 2017...

Is this the year you buy a new home? We can help!

- Wide range of products to choose from
- Competitive interest rates and low fees
- Timely decisions and seamless closing
- No points options
- Easy application process - Apply 24/7

To learn more about our mortgage program visit www.dutchpoint.org.

Perhaps you are in the market for a new car?

With an auto loan from Dutch Point, you will enjoy local service -- plus we offer:

- New/Used vehicle loans with low rates
- Flexible terms
- Fast approval process
- Apply 24/7 online or over the phone
- Purchase or refinance
- 90-day deferred payment
- Local financing

Apply today at 800-842-1778 or www.dutchpoint.org.

Let your home work for you in 2017 with a Home Equity Loan from Dutch Point!

- Fixed Rate and Line of Credit Options
- Easy Application - Apply 24/7
- Fast Approval
- May be tax deductible (consult your tax attorney)

To apply for your loan call 800-842-1778 or online at www.dutchpoint.org.
Notice for Visa Check Card Holders

Non-Visa Pinless Debit Transactions:

You may use your Visa Debit card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions.

To initiate a Visa debit transaction, you may sign a receipt, provide a card number, or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network.

To initiate a non-Visa debit transaction, you may enter a PIN at a point-of-sale terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction. We have enabled non-Visa debit transaction processing on the NYCE or Accel/Exchange network(s).

The rights and protections applicable only to Visa debit transactions, including additional consumer liability limits and streamlined error resolution procedures, as described in your Electronic Fund Transfers Agreement and Disclosure, will not apply to transactions processed through non-Visa networks.

Please contact the Credit Union with any questions you may have regarding this notice.

Privacy Notice

Privacy Notice - Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at www.dutchpoint.org. We will mail you a free copy upon request if you call us at 800-842-1778.

Dorothy J. Sullivan Scholarship - 2017

Dorothy J. Sullivan Scholarship applications for 2017 are now being accepted. The Scholarship was initiated to honor and recognize the vast accomplishments made by Dorothy J. Sullivan during her 43-year career at Dutch Point.

Requirements: To qualify for the DJS Scholarship, the student must be the primary member of his or her own account at Dutch Point Credit Union.

The DJS Scholarship application is available at www.dutchpoint.org. Applications must be completed and submitted by April 30, 2017.

IMPORTANT NOTICE

Account Builder Checking Accounts

Effective January 1, 2017
maximum debit card limits per day have changed:

- ATM Withdrawal: $217
- Mail, phone and Internet order: $500
- POS with your PIN: $505
- Combined purchase and POS: $722

Sufficient funds required for these card limits.

Credit Union Branches and Contact Information

Call Center: 860-563-2617 / 800-842-1778
Website: www.dutchpoint.org
Email: windmill@dutchpoint.org

Wethersfield: 195 Silas Deane Highway
Newington: 465 Willard Avenue
Niantic: 8 West Main Street
West Hartford: 50 South Main Street (Town Hall)
Bloomfield: 1 Wintonbury Mall
Berlin: 107 Selden Street
Middletown: 213 Court Street, Suite 101

Lost/Stolen Cards: DPCU Visa Card - 800-449-7728 -- Debit Card - 800-472-3272

Holiday Closings

Monday, January 16th - Martin Luther King, Jr. Day
Monday, February 20th - Presidents’ Day

For a complete list of 2017 Holiday closings visit our website.