



Dutch Point
CREDIT UNION
Your vision, our guidance.

Fall 2022 Newsletter



Share the Best-Kept Secret - Banking with Dutch Point!

You have found the value of membership with your credit union -- now share it with Friends and Family and you can both be rewarded with \$25.

When you refer your friends and family to Dutch Point Credit Union and they take one or more of the following loans, you will each receive \$25!

- Auto Loan - \$10,000 or greater
- Personal Loan - \$10,000 or greater
- Visa Card - \$5,000 balance transfer

Refer Your Friends and Family and Reward Yourself!

With a \$25 cash bonus!

It's simple - just visit dutchpoint.org and complete our Friends and Family Member Referral form. ***We'll take it from there!***

Existing members of Dutch Point Credit Union can refer others to become members of Dutch Point by filling out a Member Referral form. Existing members will earn \$25 for each new member they refer that opens one of the following: Auto loan - \$10,000 or greater, Personal loan - \$10,000 or greater, or Visa Credit Card - \$5,000 balance transfer or greater; the new member will also earn \$25. The new member must open one of the qualifying accounts within 30 days of new membership. \$25 cash bonus will be reported to the IRS for tax purposes. This offer is subject to change without notice. New members must meet Dutch Point Credit Union's eligibility requirements and open a \$5 savings account. Credit Union accounts are Federally insured by the National Credit Union Administration. We do business in accordance with the Fair Housing Act and the Equal Credit Opportunity Act.

Fall For What You Love!



You've fallen in love with it -- let us help you pay for it!

New/Used Auto Loans: Rates as low as **3.49% APR***

Personal Loans: Rates as low as **7.99% APR****

Home Equity Loans: We offer fixed rate home equity loans at terms of 5 - 20 years and Home Equity Line of Credit Loans. Please visit our website for our current rates.

Borrowing from Dutch Point is easy! Our loan application is available 24/7 and is simple to complete. **Qualifying loans can be approved in minutes.**



To learn more or apply: visit dutchpoint.org or call 860-563-2617.

*APR - ANNUAL PERCENTAGE RATE. "As low as" rates are based on credit history, term selected and age of vehicle. "As low as" APR includes a .26% discount for a loan to value of less than or equal to 80%. A New Auto loan of \$20,000 with a 5-year term at 3.49% APR results in 60 monthly payments of approximately \$18.19 per \$1,000 borrowed. Certain conditions and restrictions may apply. This offer may be withdrawn at any time.

**APR - ANNUAL PERCENTAGE RATE. "As low as" rates are based on credit history and term selected. New money only. DPCU loans do not qualify for refinance. Maximum loan amount \$10,000, maximum term 24 months. No additional loan discounts apply. Rate available for a limited time only. A Personal loan of \$10,000 with a 2-year term at 7.99% APR results in 24 monthly payments of approximately \$45.22 per \$1,000 borrowed. Certain conditions and restrictions may apply. This offer may be withdrawn at any time.



Here's what we have been up to in 2022!



Big winner! DPCU Member, Hector, won **\$2,500** through our Save to Win program! Hector stopped by our Wethersfield branch for a photo with team member Rebecca.



Meet Gunner, one of our Facebook Cutest Pet Contest winners! Thank you to all of the entries and congratulations to the top three winners!



It was Red Nose Day! Team members donated to this worthy cause and got the chance to sport red "noses" for the day. Together we are working to provide children with safety, health, education and empowerment, and create a bright future for today's youth.



Dutch Point's commitment to the community and to support charitable causes sent us to the streets of Old Wethersfield, CT to help raise money for EasCorp Credit Unions Kids at Heart All-Ability Challenge. We partner with EasCorp to provide financial services for the benefit of our members.



Credit Union staff enjoyed great company and a great baseball game at our annual summer outing! The Hartford Yard Goats took on the New Hampshire Fisher Cats. We are proud to be a sponsor of the Hartford Yard Goats 2022 season!



IMPORTANT INFORMATION

Protect Yourself From the Latest Scams

It's our goal to educate you on ways to safeguard your money and personal information.

We have a fraud prevention page on our website that provides members with information about the latest scams and fraud tactics. We also post information on Facebook and Twitter.

Please visit our fraud prevention page or follow us on our social media sites to keep up to date on fraud and prevent yourself from becoming a victim. With our fraud prevention tools you can set up account alerts for your checking account, debit card and Visa card.

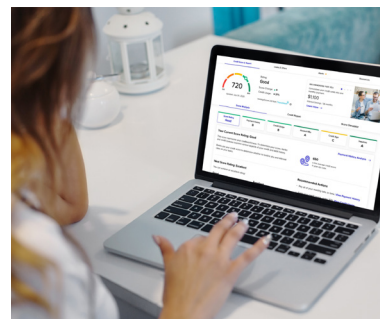
If you suspect fraud with your personal information or credit union accounts, please contact us immediately.



Your FREE Credit Score is Available

Your Credit Score is Now Available in Digital Banking!

Introducing Savvy Money – an all-in-one credit monitoring tool that gives you free access to your credit report and credit score. You'll also receive personalized money-saving offers and financial education tips on how to improve your score or maintain an already great score.



SavvyMoney is available in Digital Banking and is completely free for you to use. Simply log in and click on My Credit Score in the navigation menu.

The Consequences of Going Negative on Your Checking Account.

Even if you regularly peek at your available account balances, it is possible for your account to accidentally fall into a negative balance. This is called overdrawing your account. This may happen if you forget about writing a check to someone who doesn't immediately deposit it. Or, a debit card transaction may not have cleared quickly, and your balance was larger than it should have been. Maybe a deposit was delayed, leaving you with insufficient funds to cover your withdrawals. We want to help you avoid this -- here are some tips that can help your accounts stay positive.

5 Tips for Avoiding NSF Fees:

- Track Your Expenses. One of the best ways to avoid NSF fees is to stay on top of your expenses
- Monitor Your Checking Account Regularly
- Link Your Checking Account to a Savings Account
- Keep Extra Funds in Your Account
- Set Up Credit Union Account Alerts

To learn more or to schedule account alerts, please visit our website at dutchpoint.org.

Credit Union Branches and Contact Information

Call Center: 860-563-2617 / 800-842-1778

Website: dutchpoint.org

Email: windmill@dutchpoint.org

Wethersfield: 195 Silas Deane Highway

Newington: 465 Willard Avenue

Niantic: 241 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 - 800-842-1778

Holiday Closings

Monday, October 10th - Columbus Day

Friday, November 11th - Veterans Day

Thursday, November 24th - Thanksgiving

Monday, December 26th - Christmas Day

For a complete list of 2022 Holiday closings visit our website.

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