



**Dutch Point**  
CREDIT UNION  
*Your vision, our guidance.*

Spring 2023 Newsletter

## ***Make Your Dreams Affordable!***

At Dutch Point we understand borrowing money for what you need may seem expensive, but at Dutch Point, **we make borrowing money affordable**. Our lending experts will work with you to customize your loan so that it fits your budget and provides you with a payment you can afford!

When you are shopping for your next loan, come to us first; we offer lower interest rates and fewer minimum loan requirements than most banks. And, because of the relationship we have with our members, we will guide you through the loan process every step of the way.



***Check out all these affordable loan opportunities available to you!***



### **Auto Loans**

Whether you're purchasing, refinancing, or considering a lease buy-out, we'll provide you with a low-rate loan and a customized lending solution that can save you money. **Plus, you can defer your first auto loan payment for up to 90 days.**

### **Personal Loans**

If it's for something big or small, our loan options will save you time and money. **We also offer Free Personalized Credit Reviews to help you establish better credit.**

### **Home Equity Loans**

Your home is your most valuable asset. You've earned the equity in your home by making payments over the years -- now use it where or when you need it most. **We offer both fixed rate and line of credit home equity loans.**



### **Mortgage Loans**

Our experienced mortgage experts offer tailored solutions to meet your financial needs, now and for years to come. **An easy online pre-approval process can get you started today.**



### **Credit Cards**

With our Signature card you can maximize your spending power by earning 1.5% cash back on purchases. Our Platinum card rewards you with merchandise, travel and gift cards just for using your card. And, our Essential card offers an extremely low rate and no annual fee. **With our suite of Visa credit cards, you can choose the right card that fits your lifestyle.**

***When you are ready for your next loan, we are here for you!***

***Your dreams are affordable -- apply online at [dutchpoint.org](https://dutchpoint.org) or call 800-842-1778.***



## When it's time for you to make your MOVE -- We can help!

Rates for 30- and 15-year mortgages are holding steady right now. First home, second home, vacation home or refinance, now is the time to apply for your next mortgage.

We partner with Members Mortgage and with their fast approval process

you can get pre-approved in about 15 minutes through MortgageClick -- apply for a mortgage -- anytime, anywhere...7 days a week.



**Call 866-370-3910. Or, apply online at [dutchpoint.org](https://dutchpoint.org).**

**Receive up to a \$500 Closing Cost Credit\*. Must apply by June 30, 2023 to qualify. Speak with a loan officer to learn more about our preapproval process.**

\*To qualify for \$500 Closing Cost Credit, home purchase must be greater than \$150,000 and application must be submitted by June 30, 2023, and close by August 31, 2023. Minimum loan amount is \$100,000 and maximum loan amount is \$726,200. Terms up to 30 years. Loans secured by 1-2 family homes, condominiums and PUDs located in the states of CT, MA and RI. Property insurance is required. Title insurance is required. If applicable, flood insurance is required. Dutch Point Credit Union membership is required with a \$5.00 savings account. This offer may be withdrawn at any time without notice. We do business in accordance with the Fair Housing Act and the Equal Credit Opportunity Act. NMLS #466823. Our Mortgage Partner: Members Mortgage Company, Inc., NMLS ML#3292 / MA Mortgage Lender, #1292, DC #0448 / I #96000619LL / CT #6249 / ME #SLM3178 / FL #MLD1511 / NH #5443-MB / Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act, CA #41DBO-72710



**Paying for college just got easier with a Dutch Point Student Loan**



- Borrow up to \$75,000 for undergraduate students
- Line of credit structure allows you to borrow once for your undergraduate studies\*
- Flexible repayment and in-school deferment options
- **Receive \$250 if you apply by April 30th and close on the loan by May 31st.**

Our Student Loan program has many options. Plus, we have a dedicated website with college-focused information that provides tools and educational resources needed to make a smart decision when financing college.

**To learn more or apply, visit [dutchpoint.org](https://dutchpoint.org) or call 860-563-2617.**

\*Subject to credit qualifications and annual review. Must meet School's Academic Progress (SAP) requirements. Approved schools subject to change.





# Say YES to Seriously Simple!

## Say YES to our Seriously Simple Checking account!

Eliminate the checking account challenge with our **Seriously Simple** Checking account! A Dutch Point checking account is simple to understand, simple to open, and **simply FREE**.

### It's time to say YES to Seriously Simple!

- Say YES to our mobile app
- Say YES to mobile check deposit
- Say YES to instant issue Debit card
- Say YES to no monthly fees or minimum balance requirements

With a DPCU checking account you have access to over 55,000 surcharge-free ATMs worldwide through the Allpoint Network and more than 37,000 surcharge-free ATMs nationwide through the MoneyPass Network.

To learn more or open your checking account, visit [dutchpoint.org](http://dutchpoint.org) or call 800-842-1778.

**It's that Simple -- Seriously!**

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## Managing debit and credit cards in Digital Banking has never been easier.

Gain greater control in managing your debit and credit cards thanks to our new card management solution. Enjoy flexibility by setting when and how your cards get used, and have the convenience of organizing it all in one place. **Our card management solution allows you to:**



- Activate new cards
- Temporarily disable and then re-enable your cards
- Report cards lost or stolen
- Submit travel notifications
- Enable text alerts for transactions
- Set up controls to limit where and when a card can be used
- Modify spending limits to help keep your budget in check

**All of these exciting features are now available in Digital Banking!**

# IMPORTANT INFORMATION

## Protect Your Personal or Financial Information

Fraud and Scams are happening every day. **What you need to know** - Dutch Point will never call you and ask for your card number or PIN, or your Digital Banking User ID or password. If you receive a call asking for your information - **Please don't give it out!**

### For your protection we ask you to sign up for these security monitoring services.

**Visa Purchase Alerts:** You can receive updates on your Visa® Debit and Credit card signature-based transaction activity through text messages and email.

To register for Visa Purchase Alerts visit our website at [dutchpoint.org](https://dutchpoint.org).

**Text Banking and Account Alerts:** Receive text alerts for account transactions you choose to monitor, including debit card transactions.

To register for Text Banking and Account Alerts sign into your account through our mobile app.

**Online Banking Alerts:** Receive email alerts for your online account -- security and balance alerts, and personal and event alerts.

Sign into Digital Banking to select your desired alerts.

**To learn more or stay updated on recent scams visit our website: [dutchpoint.org](https://dutchpoint.org).**



### Important information when traveling with your DPCU Debit/Visa Card

**Traveling Soon --** Always bring at least two forms of payment to ensure you have access to your funds. You can easily provide the credit union with your travel plans under Manage My Cards in Digital Banking. Take a moment to review your contact information under Account Services in Digital Banking so we can reach out to you if needed. Text or call our Contact Center if you need assistance.

### Dorothy J. Sullivan Scholarship applications for 2023 are now being accepted.

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 [dutchpoint.org](https://dutchpoint.org). Applications must be completed online and received no later than April 30, 2023. Scholarship details, and any restrictions or conditions can be found online at [dutchpoint.org](https://dutchpoint.org).

## Credit Union Branches and Contact Information

**Contact Center:** 860-563-2617 / 800-842-1778

**Website:** [dutchpoint.org](https://dutchpoint.org)

**Email:** [windmill@dutchpoint.org](mailto: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 - 866-559-4804**

## Holiday Closings

Monday, May 29th - Memorial Day

Monday, June 19th - Juneteenth Day

Tuesday, July 4th - Independence Day

Monday, September 4th - Labor Day

For a complete list of 2023 Holiday closings visit our website.



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