



Dutch Point
CREDIT UNION
Your vision, our guidance.

Winter 2023 Newsletter

Message from Your President and CEO

Our best wishes to you and your families for a safe and prosperous New Year. I want to thank you personally for being a part of our past and present, and I look forward to serving you in the future.

As we welcome a new year, it's always the perfect time for reflection and an opportunity to review our accomplishments and challenges to plan for a successful future. This is a significant year with the recent retirement of our current President/CEO, Francis R.N. Proto. Dutch Point prospered under Fran's leadership, which is recognized by the continued growth and strength of your credit union.

Looking back on 2022, it was once again another challenging year. Inflation and rising interest rates have impacted both businesses and consumers alike. Your credit union continued to focus on how we could best serve our members and meet your financial needs. I want to share with you some of our accomplishments:

- **Contactless DPCU debit cards were introduced** – A simple and secure tap is all it takes to pay for the things you need.
- **Person to Person payments were enhanced with Zelle** - Zelle® is a fast, safe and easy way to send and receive money with friends, family and others that you trust.
- **Savvy Money added to Digital Banking** – Savvy Money is a comprehensive Credit Score program that provides your credit score and has tips and tools to help you stay on top of your credit.

Moving forward in 2023, we have some exciting things planned! We continually look for ways to enhance the member experience -- a new website and upgrades to digital banking are on the way. Additionally, we will be conducting quarterly education-based seminars and look forward to serving the community with our outreach efforts.

With the support of you, our members, and the "team" approach we pride ourselves on, I look toward 2023 and the future with great optimism and gratitude. On behalf of our Board of Directors, staff, and myself, we thank you for your continued support and membership and wish you all the best in 2023.

Warmest regards,

Charlyn Tanner
President and CEO

Charlyn Tanner Appointed President & CEO of Dutch Point Credit Union

Dutch Point Credit Union announced that Charlyn Tanner has been appointed to the role of President & CEO. Tanner succeeds Francis Proto who, in mid-2021, publicly announced his intent to retire after 30 years of service to Dutch Point— sixteen as President & CEO. Tanner has served as Executive Vice President and Chief Financial Officer at Dutch Point since 2017.



Operation: ENERGY

Dutch Point is a proud supporter of Operation Fuel. Operation Fuel provides year-round help with utility and energy costs, and provides emergency assistance to Connecticut residents struggling to pay energy and utility bills, and advocates for energy affordability.

We want to assist CT consumers with their energy costs so we will be making a \$5.00 donation to Operation Fuel for every loan made January - March, 2023. Qualifying loans are: Personal, Auto, Home Equity and Mortgage.

Plus, there will be 3 lucky members who will receive a \$250 deposit to their account. It's simple to enter our **Operation: ENERGY** sweepstakes, just close on 1 of the 4 qualifying loans now thru March 31st and your name will automatically be entered into our **Operation: ENERGY** Sweepstakes! \$5.00 for each loan made from January 1, 2023 to March 31, 2023, up to \$1,000 each month, will be donated to Operation Fuel.



Sweepstakes entry awarded for Auto, Personal, Home Equity loans or Mortgages (minimum loan amount of \$1,000 required). Estimated value of sweepstakes prizes is \$250. DPCU underwriting guidelines apply. Additional rate discounts do not apply. May not be combined with any other credit union promotions. Refinancing of DPCU loans does not qualify for this promotion. Application deadline to qualify for sweepstakes is 5:00 p.m. EST March 31, 2023. No purchase or payment is necessary to enter or win. A purchase or payment will not increase your chances of winning. DPCU **Operation: ENERGY** begins on 1/1/2023 at 8:30 a.m. EST and ends on 3/31/2023 at 5:00 p.m. EST. Void where prohibited. Open to legal residents of Connecticut who are 18 years of age or older. For complete Official Rules, visit dutchpoint.org/sweepstakes. This promotion may be withdrawn at any time. Federally insured by NCUA. We do business in accordance with the Fair Housing Act and the Equal Credit Opportunity Act. NMLS#466823.



Energy Line of Credit

It's no secret prices for goods and services are rising. This includes costs for oil, electric, and gas bills. An Energy Line of Credit can help pay for rising energy costs thanks to its low rate and flexible terms.



- Easily transfer funds when you need them online, in person, or over the phone.
- Gain flexibility by borrowing only what you need when you need it.
- No balance? No payment! And no annual fee!

Borrow up to **\$3,000** at a low fixed rate of **5.99% APR***

*APR – Annual Percentage Rate. Energy Loan is a Line of Credit and is subject to credit approval. Maximum credit line of \$3,000. Minimum monthly payment is based on outstanding principal balance. Interest begins to accrue on advances, other fees and any minimum interest charges from the date it is added to the daily balance. This offer is available for a limited time only and may be withdrawn at any time without notice. Membership in Dutch Point is required with a \$5.00 savings account.

**Hiding from high-rate
credit card debt?
We can help!**

4.99% APR *
**Balance Transfer
for 12 months**

**Visa Balance Transfer 1/15/2023 - 4/30/2023.
Apply online at dutchpoint.org, or call/text/chat: 860-563-2617.**

*APR = ANNUAL PERCENTAGE RATE. The 4.99% APR is valid on balance transfers posted on your Dutch Point credit card between January 15, 2023 and April 30, 2023 and is good through your April 2024 billing cycle. After that, the APR for the unpaid balance will revert to your standard rate. Standard APR as of January 1, 2023 is between 10.25% - 17.99% based on your creditworthiness and will vary with the market based on the Prime Rate. Cardholders must be in good standing. Transfers are limited to your available credit limit and are treated as cash advances. Balance transfers may not be used to pay Dutch Point loans/debts. DPCU Visa Essential cards may not qualify for this offer. Certain conditions and restrictions may apply. Rates, terms and conditions are subject to change at any time without notice. Membership in Dutch Point Credit Union is required. Federally insured by the NCUA. We do business in accordance with the Fair Housing Act and the Equal Opportunity Act.

You've Worked Hard, Now Let Your Home Work For You!

The equity you've worked so hard to earn can be turned into flexible financing for any need. With our fixed- and variable-rate loan options, you are empowered to achieve your goals thanks to a loan that's tailored to your needs.

Fixed Home Equity Loans offer the following:

- Stable monthly payment and fixed rate
- Proceeds to use for whatever need you may have
- No closing costs, no point requirements, flexible term options and competitive rates

Home Equity Lines of Credit offer the following:

- Interest-only payments
- Low variable rate
- No points or closing costs

Whatever your financial need may be, home improvements, unexpected expenses, family wedding, or family vacation, you've done the hard work. Now let your home work for you with a DPCU Home Equity Fixed Loan or Line of Credit.



**Apply at dutchpoint.org or
call/text/chat to 860-563-2617.**

IMPORTANT INFORMATION

Protect yourself from becoming a victim of debit and credit card fraud.

For your protection, we ask that you sign up for these valuable 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.



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 such as security and balance alerts and personal and event alerts. Login to Online Banking to select your desired alerts.

Dutch Point will never call you and ask for your card number or PIN, or your Online Banking User ID or Password. **If you receive a call asking for this information, please do not provide it.**

To learn more please visit: dutchpoint.org.

Privacy Notice

Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at dutchpoint.org. We will mail you a free copy upon request -- call us at 800-842-1778.

Save the Date - 2023 Annual Meeting

You're Invited To Our 2023 Annual Meeting

Date: Wednesday, April 5, 2023

Time: 6:00 p.m.

Place: Wethersfield Country Club
76 Country Club Rd., Wethersfield*

**Our meeting may change to a virtual meeting should health concerns arise.*

Non-Visa Pinless Debit Transactions

You may use your Visa Debit card to initiate 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 route the transaction over a Visa network.

To initiate a non-Visa debit transaction, 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 indicating a preference to route it as a non-Visa transaction. We have enabled non-Visa debit transaction processing on the 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.

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 - 866-559-4804

Holiday Closings

Monday, January 16th - Martin Luther King, Jr. Day

Monday, February 20th - Presidents' Day

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



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