

Your Summer Fun Starts Here!



We can help you make the most of your summer! Whatever your destination, you can take the high road with us. Beat the heat with our low-rate loan specials!

New/Used Auto Loans: Rates as low as **5.24% APR***

Summer Fun Loans: Rates as low as **9.99% APR****

Home Equity Loans: Rates as low as **5.49% APR*****



Membership in Dutch Point Credit Union with a \$5.00 savings account is required prior to any loan disbursement. Federally insured by NCUA. We do business in accordance with the Fair Housing Act and the Equal Credit Opportunity Act. NMSL# 466823

* APR - ANNUAL PERCENTAGE RATE. "As low as" rates are based on credit history, term selected, age of vehicle, mileage, and maximum 80% loan-to-value ratio. Vehicle must be model year 2013 or newer to qualify for our lowest rate. Certain conditions and restrictions may apply. Rate may not be combined with any other credit union promotions or rate discounts. Existing DPCU loans do not qualify for refinance. Rate, terms and conditions are subject to change without notice. A car loan of \$20,000 with a 5-year term at 5.24% APR results in 60 monthly payments of approximately \$18.98 per \$1,000 borrowed. This offer may be withdrawn at any time.

** APR - ANNUAL PERCENTAGE RATE. "As low as" rates are based on credit history and term selected. 24-month rate is available for a limited time only and subject to change without notice. \$10,000 maximum loan amount. Certain conditions and restrictions may apply. Rate may not be combined with any other CU discounts or promotions. Existing credit union loans/debts do not qualify for promotion. A Personal Loan of \$10,000 with a 2-year term at 9.99% APR results in 24 monthly payments of approximately \$46.14 per \$1,000 borrowed. This offer may be withdrawn at any time.

*** APR - ANNUAL PERCENTAGE RATE. "As low as" rates are based on credit history and term selected. APR listed includes a .25% discount for Dutch Point Credit Union being in first lienholder position. Rate is subject to change without notice. \$10,000 minimum loan amount and \$150,000 maximum loan amount. Loans will be made against your primary residence, 1-4 family homes located in the states of CT, MA and RI. Loans can be made against a second home, however, additional conditions will apply. Property insurance is required. A Home Equity loan of \$25,000 with a 5-year term at 5.49% APR results in 60 monthly payments of approximately \$19.10 per \$1,000 borrowed. Payments do not include amounts for taxes and insurance premiums; if applicable, the actual payment obligation will be greater. This offer may be withdrawn at any time.

When you are ready for your next loan, we are here for you!
Your dreams are affordable -- apply online at dutchpoint.org or call 800-842-1778.

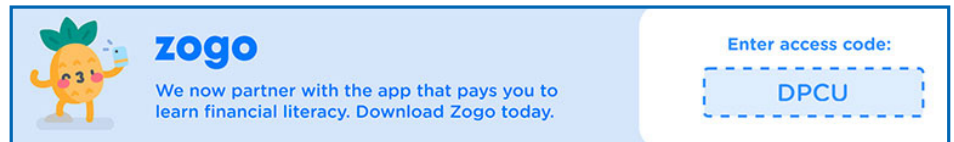
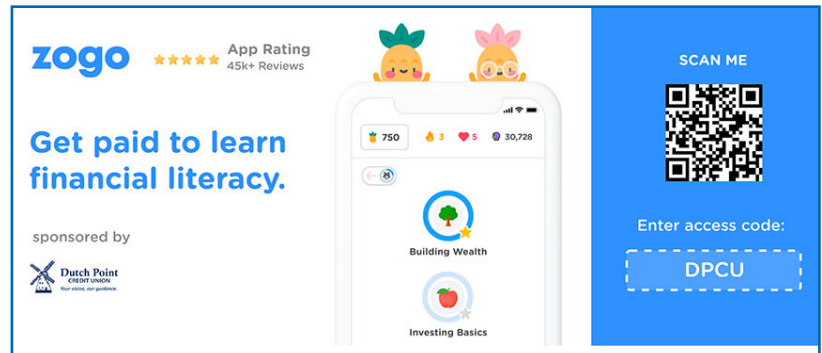
What's New At Your Credit Union? ZOGO!

It pays to learn about finance - literally!

Zogo is a gamified financial literacy app that rewards you for completing bite-sized financial literacy lessons on saving, spending, and managing your money. The app includes over 800 modules in 54 different topics, from opening a bank account to saving for retirement - and everything in between.

By completing modules, taking interactive five-question quizzes, and participating in daily trivia games, you can earn virtual "pineapples" and work toward real-life rewards - **like a \$5 gift card to one of your favorite stores!**

Download the free app using code DPCU and start earning while you learn today!



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 no monthly fees or minimum balance requirement

Plus, with a DPCU checking account you have surcharge-free access to over 55,000 ATMs in the Allpoint network and over 38,000 ATMs in the MoneyPass networks.

To learn more or open your checking account, visit dutchpoint.org or call 800-842-1778.

It's that Simple -- Seriously!

Member focused, community driven.

As part of Dutch Point Credit Union's commitment to assist the local areas we serve, we participate in community initiatives throughout Connecticut providing financial guidance and supporting local efforts.



Dutch Point participates in Credit Unions Kids at Heart Challenge. Dutch Point's commitment to community support and charitable causes sent us to the streets to help raise money for EasCorp Credit Unions Kids at Heart All-Ability Challenge. We partner with Eas-Corp to provide financial services for the benefit of our members. Credit Union staff walked to Old Wethersfield and handed out gift certificates from local restaurants to residents and visitors of Old Wethersfield who were out and about that day. Dutch Point raised a total of \$3,500.



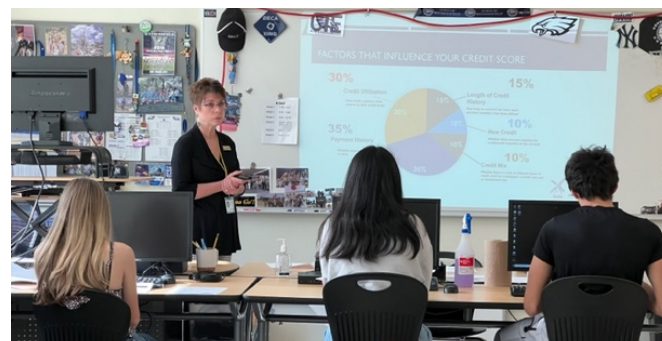
Dutch Point Credit Union participates in Old Wethersfield's Scarecrows on Main contest.



Dutch Point staff support Operation Fuel and donate \$3,500. Pictured left to right: Anthony Sacchetti, DPCU Chief Membership Experience Officer, Britt'ny Bettis-Allen, Operation Fuel Communications Specialist, Michael Kleinschmitt, DPCU Chief Financial Officer and Charlyn Tanner, DPCU President and CEO.



Dutch Point offers FREE community shred days to help members and non-members safely destroy their personal and sensitive documents.



Dutch Point teaches the students of Wethersfield High School a class about Why Credit Matters.

IMPORTANT INFORMATION

Board of Directors Update

This year has been a transition year for your Board of Directors. Sadly, long time Director, Roland Deslippe, passed away in early 2023. Roland served on the Board for over 43 years, and was Chairman of the Board from 1994 – 1997. Director John L. Gombotz retired from the Board in January 2023. John served on the Board for over 33 years, and was Vice-Chairman of the Board from 1996 - 2019. Both of these individuals served the credit union with honor and dedicated commitment to the members. They will be greatly missed by everyone.

We are pleased to recognize Board of Director, August L. DeFrance IV, for his long-time service of more than 50 years. August, better known as Augie, started his credit union service on the Supervisory Committee in 1972, and was elected to the Board of Directors in 1975. He has served on various committees throughout the years, and was the Treasurer of the Board from 1977 to 2021. Augie brings a wealth of knowledge to his role on the Board and we look forward to his continued service.



Roland Deslippe



John L. Gombotz



August L. DeFrance IV

Important Update of the Membership Agreement

We will no longer charge you an overdraft fee for over-drawing your account in the following circumstance:

For signature-based debit card transactions that are authorized on a positive available balance in your account but when the transaction settles to your account the posting will draw your account to less than \$0.00 available balance. This typically happens with transactions performed at gas stations, hotels and restaurants where the final transaction amount is not known at the authorization.

Annual Meeting Highlights

Members attended the credit union's 62nd Annual Meeting held at the Wethersfield Country Club on April 5, 2023.

Richard Zajack, Chairman of the Board, presented highlights from 2022 to the membership.

Richard Bourne, Nominating Committee Chair, presented the candidates for the Board of Directors.

The 2-year vacancy was filled by: Charlyn Tanner

The three 3-year vacancies were filled by:

Noel Aube, Maisa Laham and Timothy Tuell

Thank you for making our meeting a success!

Credit Union Branches and Contact Information

Contact 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

Bloomfield: 1 Wintonbury Mall

Berlin: 107 Selden Street

Middletown: 213 Court Street, Suite 101

Lost/Stolen Cards: DPCU Visa Card - 866-820-5972

DPCU Debit Card - 866-559-4804

Holiday Closings

Tuesday, July 4th - Independence Day

Monday, September 4th - Labor Day

Monday, October 9th - Columbus Day

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

NMLS# 466823

