



NOTES ^{\$} of INTEREST

Lobby Hours

Monday - Thursday:
9:00am - 4:30pm
Friday: 9:00am - 5:00pm

Drive-Thru Hours

Monday - Friday:
8:30am - 5:00pm

Holiday Closings

Martin Luther King Jr. Day
Monday, Jan 15, 2024

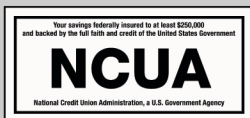
Presidents' Day
Monday, Feb 19, 2024

Dividend News

The Board of Directors has declared the following prospective dividend, effective Dec. 20, 2023.

Regular Shares .05% APY*
Club Accounts .025% APY*

These are variable rate accounts and may be changed at the discretion of the Board of Directors, based on current earnings. Dividends are calculated on a daily balance. For information on applicable fees and terms, contact the Credit Union.
*Annual Percentage Yield



We're putting you

IN THE DRIVER'S SEAT

\$50

GIFT CARD

to the local restaurant
of your choice

when you finance your vehicle with us

JANUARY 22 - MARCH 22



*Applies to new or refinanced auto loans. Does not apply to existing DCTFCU loans or add-on loans. Deposit eligibility requires \$10,000 loan min.

Find yourself a victim of card fraud? Here's what to do!

We have continued to see an increase in card fraud and while the hackers are working hard, we are doing our part to ensure they can't succeed. First, we encourage you to stay vigilant and aware of anything that just doesn't seem right, but we know that card fraud isn't always something in your control. We want to keep you informed of the systems we have in place for you so you know what to do in case someone gets hold of your card information. One of the systems we have in place is a text message and email that will come to you if we recognize any purchase that is outside of your normal activity or routinely visited locations. These texts will ask if a purchase you made was legitimate and by responding with "no," the system will turn your card off immediately. Our Card Controls can also serve as a valuable tool against fraud. Through this companion app that is accessed through our main app, you can be instantly notified of all purchases made on any of your cards. If a purchase comes through that you don't recognize, you can immediately take action and turn your card off. Through either of these options, your card will not allow any future purchases to come through. The next step would be to call us. Being the victim of fraud can result in an unwanted and inconvenient disruption of access to our money. We understand this and we are here to make the hassle of replacing, reporting, and returning funds easier on you. Once we close your card, with our instant issue card service, we can put another debit or credit card in your hand within the same the day! We can also send you the correct affidavit chargeback forms via secure docusign or in person to begin the process of disputing any charges that came through. Let us help make this hiccup quick and painless.



2023 Scholarship Applications Available NOW!



Scholarship applications for the \$500 William E. Morris Continuing Education Scholarship (21 and over) and the \$500 Richard E. Skaggs Scholarship are now available! If you are interested in applying for any of these scholarships, they can be picked up at the Credit Union or downloaded from our website. As of now, the scholarships will be awarded at the 53rd DCTFCU Annual Meeting. For more information about the scholarships, including scholarship eligibility, please contact the Credit Union at 270-684-8954. The deadline for submitting is Monday, April 8, 2024.

Struggling with Finances? We offer FREE Financial Counseling!

We know it can be overwhelming when your finances feel out of control. Now through our partnership with GreenPath, we offer 1:1 certified financial counseling services that are completely free for you. As a non-profit company, these counselors are simply there to meet with you to help offer a better understanding of your financial situation. They can assist with personal budgeting, money management, understanding your debt, improving your credit score and more. Access this and additional financial resources on our new Financial Solutions webpage at www.dctfcu.com/financial-solutions.



Need to add a service or make a change on your account?

We now have the ability to offer more flexibility and control over managing your accounts! By accessing the Member Center on our new website, you can find our Add/Change Services page. This page consists of several ways you can quickly and conveniently add new accounts, add/remove joint owners, initiate or change a payroll deduction, add a direct deposit, add an additional savings or checking account, apply for a debit card and more. Through our secure DocuSign forms and remote signing features, you can initiate these changes remotely at your convenience. You can also make name and address changes in seconds through online banking by updating your profile information. This sends it straight to our system without the hassle of forms! We know your time is valuable, so we want to give you the flexibility to enhance your membership, make simple changes, or add services on your own terms. Contact us anytime if our remote options appeal to you and we can take care of you!



IRA Contributions can still be made for the year 2023 through April 15, 2024.



Love My Credit Union®
rewards



There are more reasons than ever to love being a member of Daviess County Teachers Federal Credit Union.

Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why Daviess County Teachers Federal Credit Union membership saves you money through exclusive member-only offers through our trusted partners. Through Love My Credit Union Rewards, credit union members have saved over \$2 billion with offers like:

- » Credit union members get \$200 when you switch to Sprint! Plus, \$100 Annual Loyalty Cash Rewards and 25% off select accessories in Sprint retail stores.
- » Credit union membership also saves you up to \$15 on TurboTax federal products.
- » Members save on SimpliSafe, the #1 expert pick for home security.
- » Save 30% on premium identity protection from Financial Lock.
- » Save on car maintenance + get \$10 off your first service using CarAdvise.
- » Daviess County Teachers Federal Credit Union members can save big with an exclusive discount from the TruStage Home & Auto Insurance Program.

Learn all about how your Daviess County Teachers Federal Credit Union membership gets you all these exclusive savings and more at LoveMyCreditUnion.org. Check them out and start enjoying credit union member benefits you never knew you had.