

The General ledger

JANUARY 2021

Diversified General FEDERAL CREDIT UNION

Your financial family



Good bye
←
2020

We Welcome 2021!!

As you know we are all glad to close out 2020 and we all look forward to a happier 2021.

With having so many restrictions or obstacles in our way this year we still had an amazing year with growth. Our membership grew by 475 members. Our shares grew 1.5 million and our loans still grew 250 thousand.....

We want to say thank you for your patience and understanding with the lobby being closed during this pandemic. Who knew when we added our drive-up five years ago, that it would have been such a necessity.

We always put "Your Financial Family" first in all that we do and appreciate the loyalty that we get from our members.

REGULAR SHARES

\$5 - \$999.99	.05% APY
\$1000 - \$1999.99	.20% APY
\$2000 - \$3999.99	.20% APY
\$4000 - above	.20% APY

Dividends are paid & declared at quarter end. Subject to change without notice. See Truth-in-Savings disclosure.

IRA

0 - \$999.99	.75% APY
\$1000 - \$1999.99	.75% APY
\$2000 - \$3999.99	.75% APY
\$4000 - above	.75% APY

Payment Checking

0 - \$499.99	.20% APY
\$500 - \$4999.99	.20% APY
\$5000 - \$19999.99	.20% APY
\$20000 - above	.20% APY

Funds Manager

\$500 - \$4999.99	.15% APY
\$5000 - \$19999.99	.25% APY
\$20000 - above	.35% APY

Kids Club account

No minimum balance .50% APY

Special account, Christmas Club, and Vacation Club 0.35% APY





Diversified General

FEDERAL CREDIT UNION

Your financial family

Important Dates

Martin Luther King, Jr. Day
CLOSED - Monday, January 18

Presidents Day
CLOSED - Monday, February 15

Regular Business Hours

Monday - Wednesday 8:30am - 4:30pm
Thursday & Friday 8:30am - 5:00pm
Saturday 9:00am - 12:00pm

After Hours

Emergency After-Hours Lost or Stolen ATM/Debit Cards please call: 800-523-4175

During hours please call our office: 574-753-3547

Importance of Account Updates

WHY YOU NEED TO KEEP US INFORMED:

Whenever you change addresses, phone numbers, name, etc., it is essential to make sure you also update your information with your financial institution in particular. You may think as long as your debit card and Online Banking access works, having an updated phone number or street address isn't vital, but that couldn't be further from the truth! If we don't have a reliable means of contacting you, you could be missing out on some key personal benefits:

SECURITY

Diversified General FCU is committed to keeping a close eye on any potential fraud on our members' accounts. When fraud is suspected (such as transactions from your debit card that take place outside of your normal spending patterns), the typical procedure is to block the card and then follow up you via phone to determine if fraud has occurred. By not having updated contact information, you may experience the inconvenience of having your card blocked without knowing why.

Open End

Did you know that we offer an "Open End" line of credit that can be attached to your checking account, giving you the flexibility of a credit card without the high interest that most charge? Our limits can go up to 12k with an APR as low as 6.49%*.

We make the loan process easy with online applications or call us at 574-753-3547.

* For qualified borrowers only. Rates may be higher based on credit risk. Rates are subject to change without notice. Subject to credit approval.