DFCU FEDERAL CREDIT UNION DANNEMORA (/)

News & Announcements

PANDORA LISTENERS

HEY PANDORA LISTENERS!

Welcome to Dannemora Federal Credit Union! Are you tired of getting nickeled and dimed by big banks? Dannemora Federal Credit Union (DFCU) can help!

DFCU is a local financial institution offering the same products are big banks without the big fees.

Products and services that we offer include:

Checking Accounts (/Accounts/Checking.aspx) with No Monthly Fees & No Minimum Balance

Saving Accounts (/Accounts/Savings.aspx)

Low Rates on Vehicle Loans (/Loans-and-Credit-Cards/Vehicle-Loans.aspx), Toy Loans, (/Loans-and-Credit-Cards/Vehicle-Loans.aspx) & Personal Loans (/Loans-and-Credit-Cards/Personal-Loans.aspx)

Credit Cards (/Loans-and-Credit-Cards/VISA-Credit-Card.aspx)

Mortgages (/Loans-and-Credit-Cards/Mortgages.aspx) & Home Equity Loans (/Loans-and-Credit-Cards/Home-Equity-Loans.aspx)

FREE Instant Issue Visa Debit Card

Access to 55,000+ Surcharge-Free ATMs Worldwide with the Allpoint Network (/News-and-Announcements/Dannemora-Federal-Credit-Union-Members-Now-Benefit.aspx)

FREE Online Banking with FREE Online Bill Pay

FREE Use of Coin Counting Machine

FREE Use of CardValet® (/Accounts/Checking.aspx) Mobile App for Debit Cards

Mobile App (/Resource-Center/DFCU-Mobile.aspx) with Mobile Check Deposit (/Resource-Center/Mobile-Deposit.aspx)

Check Cashing ATMs (/Resource-Center/Applications-and-Forms.aspx)at the Tom Miller Road Branch

And we have four convenient locations (/About-Us/Locations-and-Hours.aspx) in Clinton County!

EXPERIENCE THE CREDIT UNION DIFFERENCE:

So what is a credit union?

A credit union is a not-for-profit financial cooperative that is owned by its members. Credit Unions were organized to promote thrift and promote credit to its members.

Member-Owners

At a credit union, stock-holders are not the owners, members are! Each members deposit makes up their share of ownership in the credit union. Regardless of the size of their deposit, each member gets one vote. Though credit unions require that you fall under their field of membership to join, there are so many credit unions existing today that you are likely eligible to join multiple. DFCU's field of membership is open to anyone who lives, works, attends school, or worships in Clinton County.

Not-For-Profit

Credit unions are not-for-profit, so there are no stock-holders to pay. Profits are returned to members through high dividends on savings accounts, low interest rates on loans, and low fees.

Volunteer Board of Directors

Credit Unions have a Board of Directors comprised of a group of member volunteers. Members of the credit union democratically elect the Board of Directors. The volunteer Board of Directors is unpaid, so they are able to make decisions in the best interest of membership, without the influence of money.

Insured Shares

As a federal credit union, your savings are federally insured by the National Credit Union Administration for up to $250,000, so you can have peace of mind knowing that your money is safe.

And most importantly as a member and an owner, you will never be treated as just an account number; you will be treated as a person.

EARN $25!

Want to earn $25? Become a member at DFCU and open a new savings and checking account with debit card and mention that you heard the ad on Pandora and you will be eligible to receive $25!*

To become a member, you must live, work, go to school, or worship in Clinton County NY. You are also eligible for membership if you have an immediate family member who is a member!

To become a member, stop by any of our 4 branch locations. We are ready to help guide you with your financial journey!

*Offer valid for new members only. Must be eligible for membership and a checking account. $25 will be deposited after the savings and checking account with debit card is open for 60 days. All accounts must be current after 60 days to receive deposit. Account must be opened by June 30, 2016 to receive $25.

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