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WINTER 2022



DCU's Annual Memorial Scholarship Program

For over 20 years, DCU, through our 501 (c)(3) non-profit charitable foundation, has provided a scholarship program designed to assist students in their pursuit of a higher education with just under \$1,500,000 in scholarships being awarded. In 2021, DCU for Kids awarded 120 scholarships totaling \$190,000 to graduating high school seniors judged most likely to excel at a college or university. In 2022, scholarship awards will range from \$1,000 to \$2,500.

Students in their senior year of high school who will be attending a state or

nationally accredited college or university in the Fall of 2022 are **now able to apply*** for the Annual DCU for Kids Memorial Scholarship. Recipients are chosen by an impartial panel of college educators who base their decisions on scholastic achievement, community involvement, leadership skills, character and integrity, recommendation letters, as well as an essay submitted by the student.

Applications and all supporting materials must be submitted by Friday, March 4, 2022 at 3:00 pm (EST) and must be submitted electronically through the DCU for Kids Online Scholarship Portal. Any

materials received after the deadline date will not be considered for review. Scholarship winners will be notified in late April/early May 2022 by email.

Learn more about detailed rules, how to apply, and a list of FAQs for the Annual DCU for Kids Memorial Scholarship Program by visiting

dcuforkids.org/scholarships.

*All DCU employees, volunteers, subsidiaries, affiliates, and their immediate family members are ineligible to apply.

2022 board nominees and annual meeting

The Nominating Committee chose Matthew Menning and Paula Hunter, to serve 3-year terms on the Board of Directors starting on Monday, April 18, 2022. The following information was supplied by the nominees:

Matthew Menning* – Passionate about every person's right and ability to live the life they choose. Thrilled to use skills to help DCU members achieve their financial goals. Principal & Head of Operations at entrepreneurial real estate developer and operator with over 1,500 apartments under management.

Previously, engineer developing hightech systems for Defense applications at BAE Systems. BS and MS in Computer Engineering.

Paula Hunter – As a longtime member of DCU, I am thrilled to serve as we strive to innovate and offer new services to the community. My current passion is increasing financial inclusion for the unbanked and underserved via my role as Executive Director of the Mojaloop Foundation. My tech experience has evolved but was started and honed at DIGITAL.

DCU's Annual Meeting will be held on Monday, April 18, 2022 at 5:00 pm. For more information, visit dcu.org/annualmeeting.

According to DCU Bylaws, when there is one nominee per position, an election will not be conducted by ballot and there will be no nominations from the floor. Nominations also may be made by petition signed by at least 500 members received by the Election Coordinator by 3:00 pm Eastern Time, Monday, February 7, 2022. For a petition packet, contact the Election Coordinator by emailing your request

to volunteering@dcu.org.

Get confident about your personal finances

EVERFI provides DCU members with interactive learning modules about topics such as planning, saving, and borrowing. Learn how to prepare for your financial future, today! For more information visit <u>dcu.org/everfi</u>.

Fraud: it can happen to anyone



What is identity theft?

Identity theft happens when your personal information is stolen by someone with the intent to commit fraud. The identity thief may use your stolen personal information to apply for credit, file taxes, or get medical services.

Steps you can take to protect yourself from identity theft:

- Review your credit card and bank statements regularly.
- Avoid giving out personal information especially your SSN.
- Shred receipts, credit offers, account statements, and expired credit cards.
- Review your credit reports once a year.
- Freeze your credit.

What to do if you become a victim of identity theft:

 Contact the fraud department at companies and financial institutions where you know fraud has occurred.

- Change logins, passwords, and PINs for these accounts.
- Place a fraud alert on your credit with the three main credit reporting agencies (Equifax, Experian, and TransUnion).
- Report the identity theft to the Federal Trade Commission (FTC).

If you believe you are the victim of identity theft, please visit the Identity Theft Hotline page on dcu.org. As a DCU member, you have free access to the Identity Theft Hotline – even if it does not involve your DCU account. DCU partners with BALANCE to bring you this, and many other benefits. For more information, please visit dcu.org/balance.

Contact Us

Digital Federal Credit Union

PO Box 9130

Marlborough, MA 01752-9130 dcu.org | dcu@dcu.org | 800.328.8797 TTY 800.395.5146 (For hearing impaired only)

Editor: Christine Arrigo

fb.me/DigitalFederalCreditUnion

(i) @DCUcreditunion

@DCUcreditunion

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The DCU Way



People Come First



Do the Right Thing



Make a Difference

^{*}Incumbent