

Happy Holidays!

from your
friends at
DMCU!

We're Giving Back... to YOU!



Credit Unions were founded on the philosophy of "People Helping People" and at DMCU, we stand behind it. We uphold the credit union philosophy by offering higher savings rates, lower loan rates, and convenient products and services. And this year, once again, we're also giving back to our members in the form of savings bonuses and loan rebates.

If you paid interest on a DMCU consumer loan during 2011, **you could be eligible for an 8% rebate on the interest**, even if your loan is paid-in-full!¹ **And for the 4th quarter of 2011 the Board of Directors declared a .50% bonus on your dividends**

¹ Must be a member in good standing. Loans that are or have been delinquent for 30 or more days do not qualify. Does not include VISA credit cards, mortgages or home equity products. Member must have minimum \$10.00 share account. Any account with a negative balance will be excluded.

**GET A LOAN FROM DMCU AND YOU
COULD WIN TICKETS TO CHEER ON
THE RED WINGS OR PISTONS!**

APPLY TODAY!

Getting a DMCU Loan Can Really Pay Off!

Hey, sports fans! If you're thinking of getting a new car, tackling home improvements or making a big purchase, now is the time to borrow money from DMCU. All eligible members who secure a DMCU loan of \$3,000 or more, or a DMCU Visa credit card with a credit limit of \$3,000 or more, will have the chance to win tickets to see a Red Wings or Pistons game.² We offer low rates, convenient terms and three easy ways to apply: visit www.dmcu.com; call our Member Service Department at 313-568-5000; or visit our office. One name will be drawn at random each week from November through April.

² Mortgage loans do not qualify. Eligible members' names will be entered into the random drawing upon closing on their qualifying loan of \$3,000 or more, or upon approval of their DMCU Visa credit card with a \$3,000 or higher credit limit. Names will be drawn from November, 2011 through April, 2012. Tickets are for the game awarded. Exchanges will not be allowed.



Red Wings!



Pistons!

DMCU Today



January 2012

Stay Tuned: FREE Workshops Coming Soon

As part of our ongoing commitment to help you make the most of your money, we'll be offering more FREE seminars sponsored by GreenPath Debt Solutions starting in May. Future topics include: *Be Credit Wise, Identity Theft, and Understanding Your Credit Report*. * Watch upcoming newsletters and our website for schedules, dates and times. GreenPath Debt Solutions is a non-profit financial organization that has been helping people since 1961. Their credit counselors help people solve their financial problems and achieve their goals. For more information, visit www.greenpath.com.

**Topics subject to change.*

DMCU Supports Our Community

Recently, our CEO, Kathie Trembath, (pictured below, center) visited the *Blaine & Allyson in the Morning* show at 96.3 WDVD radio station. She presented two donations to help families in need of help during their "Christmas On Us" program. One of the donations was immediately given to a local mother and her children whose home and belongings were destroyed by fire.



Congratulations to Our Winners of the...



the Breast Cancer Basket Raffle.



Nintendo Wii



Nintendo Wii

Our CHARITABLE Donations

Thank you for supporting our efforts to help worthwhile organizations in our community. To donate, look for the collection bucket near the reception desk with the charity name prominently displayed.

SEPTEMBER: We donated \$201.19 to Phone Home, an organization that sends phone cards to our U.S. soldiers overseas so they can stay connected to their families.

OCTOBER: We collected \$579.00 for the American Cancer Society for breast cancer research. In addition, we raised \$461.75 from our bake sale, and another \$220.00 for the basket raffle, for a grand total of \$1260.75!

NOVEMBER: Toys for Tots was our designated charity for the holiday season. Thank you to our members and employees who generously donated toys and \$385.38 to needy children. All cash donations were used to buy toys, which were picked up by the US Marines, along with two bicycles donated by DMCU.



Mark Your Calendar January, 2012

Popcorn Day, Tuesday, January 3
Donations accepted for CMN

Charity of the Month:
Lupus Foundation,

An organization dedicated solely to educating and supporting those affected by the disease.

February, 2012

Popcorn Day, Wednesday, February 1
Donations accepted for CMN

Charity of the Month:
Hospice of Michigan,

Offering comprehensive comfort care for terminally ill patients and their families, regardless of diagnosis, age or ability to pay.

March, 2012

Popcorn Day, Thursday, March 1
Donations accepted for CMN

Charity of the Month:
March of Dimes,

Helping moms have full-term pregnancies and researching the problems that threaten the health of babies.

TRIPLE PLAY FOR THE HOLIDAYS! Earn Extra Reward Points

When you use your DMCU Visa card, you'll earn triple reward points! That means THREE points for every qualifying dollar spent from November 1, 2011 through January 31, 2012. Watch your points add up fast! They'll be available to redeem next month.

From Our Entire Staff, May You and Your Family
Enjoy a Happy, Healthy and Prosperous New Year!



Prepare Your Taxes FREE online with Just File It!

Once again, DMCU members will have access to the **JUST FILE IT!** online tax program. This free program is available to anyone in need of tax services, regardless of income level. It uses a free, web-based software program and is offered in English and Spanish.

Just File It!! is easy and secure. You'll need a computer with internet access, a Web browser and a printer. Then, just answer the simple questions on each screen, and the software will prepare, complete and E-file your federal and state* tax return for FREE. You'll get your refund fast, free and easy!
Find the link to **Just File It!** on our website, www.dmcu.com.

**State returns are available in the following states only: California, Michigan, Montana, New York, or Pennsylvania. State returns can only be filed in conjunction with federal returns. Must have lived and worked in an eligible state for the entire year.*

Get Your Tax Refund Faster with Direct Deposit!

If you're expecting a tax refund this year, you'll receive it much faster if you have it deposited directly into your DMCU account instead of waiting for a check in the mail. Direct deposit is convenient and secure, and you won't have to worry about your refund check getting lost or stolen. Plus, you'll save yourself a trip to the Credit Union to deposit it! Just include your account number and our nine-digit routing number, 272078297, on your tax return form. For more information, contact our Member Services Department at 313-568-5000, or visit the IRS website at www.irs.gov.

Are You Up-to-Date? Attention members:

To ensure you continue receiving vital account and credit union information, please make sure we have all your current contact information up-to-date in our records, including your mailing address, phone number, cell phone number, email address and any other pertinent information we may need.

All change requests must be sent in writing to our Member Service Department at:

Detroit Metropolitan Credit Union
1480 E. Jefferson Avenue
Detroit, MI 48207

Or, you can fax your request to 313-568-6170. Please note: email requests will not be accepted. For the security of your account and identity, please do not send personal, account and identifying information through email. Call 313-568-5000 with any questions.

2012 Holiday Hours

MARTIN LUTHER KING, JR DAY

January 16, Closed

PRESIDENTS' DAY

February 20, Closed

GOOD FRIDAY

April 6, Close 12:00 p.m.

First Quarter Dividends

1/01/2012 - 3/31/2012

	APR	APY
Shares	1.00%	1.00%
IRA.....	1.00%	1.00%
Share		
Draft.....	0.25%	0.25%
Christmas		
Club	0.75%	0.75%

(11/01/11 thru 10/31/12)

Officials Serving the Membership

BOARD OF DIRECTORS

Richard Caretti, Chairman
 Albert Patrick, Jr, Vice Chairman
 Francis Allen, Secretary
 Pamela Scales, Treasurer

Dave Hart, Director
 Ronald Hewitt, Director
 Bruce Kennedy, Director
 Robert Pontoo, Director
 Virginia Sikora, Director

SUPERVISORY COMMITTEE

Jon P. Messner, Chairman
 Gene P. Moss
 Edward Rago

LOAN REVIEW COMMITTEE

Sandra A. Coleman, Chairman
 Nicholas Degel
 Ronald W. Hamilton
 William Parks
 Jimmy Roberts

MANAGEMENT

Kathie Trembath, CEO
 Jackie Birotte, Office Manager

2012 Annual Meeting and Election Information

Join us May 21, 2012, for our Annual Meeting. It will be held at our main office, located at 1480 East Jefferson in Detroit, at 5:00 p.m. The Nominating Committee has placed the following incumbents on the ballot for re-election: for the Board of Directors—Albert Patrick, Jr, Francis Allen and Pamela Scales; for the Supervisory Committee — Gene P. Moss. If you are interested in volunteering your time in one of these positions, ballots will be available at the credit union on February 21, 2012, and all petitions must be returned by March 13, 2012. We hope you'll join us!



MAIN OFFICE / DRIVE THRU

1480 E. Jefferson Avenue
 Detroit, MI 48207
 Phone 313-568-5000

General Fax 313-568-6170

Loan Department Fax 313-262-0155

HOURS

Mon 8:00 - 4:30

Tues - Thur 8:30 - 4:30

Fri 8:00 - 6:00

BLOOMFIELD TWP. SATELLITE OFFICE

500 Hulet Drive
 Bloomfield Twp., MI 48302
 Inside the Operating Engineers
 Local 324 Headquarters
 Phone 248-836-3417
 Fax 248-836-3418

Mon 8:00-3:00 • Fri 8:00-3:00

Please call for appointment.

CREDIT UNION FAMILY SERVICE CENTERS

www.co-opnetwork.org
 1-888-CU-SWIRL
 (branch locator)
 1-888-SITE-COOP
 (ATM locator)

MORTGAGE CENTER

(800) 353-4449
 www.mortgagecenter.com

www.dmcu.com

CU*Talk 800-860-5704 • CU Identification # 166

Routing and Transit # 272078297



Xtend NETWORK

<http://xtendcu.com/branches/find/xtend>

Mission Statement: “To provide friendly, personal, financial services in a professional atmosphere to all members.”