



WE GAVE OVER \$800,000 BACK TO OUR MEMBERS IN 2021!

As a valued member of DMCU, you are probably aware of the many benefits of being a DMCU member, such as higher savings rates and lower loan rates. Did you know that every year we give a bonus dividend on your savings?*

This year we gave members a 22% bonus dividend on the dividend that was earned in 2021. In addition, if you paid interest on an eligible DMCU consumer loan in 2021 (excludes mortgages, credit cards, home equity loans, and business loans), you could have been eligible to receive a rebate of 8% on interest paid. In total, these rebates and bonuses amounted to approximately \$370,000 back to our members.

Since the inception of this program, we've given members nearly \$2.7 million in cash back.

**excludes certificates*



BUT THAT'S NOT ALL!

We gave \$10,000 cash to our Save to Win members, over \$50,000 to those who refinanced car loans with DMCU, over \$53,000 to our My Future Savers and nearly \$350,000 to those with a Giveback checking account. This totals over \$800,000 given back to our members in 2021! We love our members!



12-MONTH TERM

RATES AS LOW AS

5.99% APR*

MAXIMUM \$2,000

MONTHLY PAYMENT
AS LOW AS \$172

24-MONTH TERM

RATES AS LOW AS

6.99% APR*

MAXIMUM \$3,000

MONTHLY PAYMENT AS
LOW AS \$134

Hurry! It is not too late to take advantage of the holiday loan!

Sometimes we need help after the holidays too! That's why our special holiday loan is available through January 31, 2022.

 **Apply online today at [DMCU.com](https://dmcu.com).**

*APR: Annual Percentage Rate. Subject to credit approval. Offer subject to change. Rates and terms may vary based on credit qualifications. Payments based on lowest rate and maximum amount borrowed.



Need help budgeting? Need help improving your credit score? DMCU is here to help!

Everyone hits financial roadblocks in their life. That is why we offer free financial coaching to our members. Sometimes working with an expert to come up with a budget or a plan to increase your credit score is all you need to help you reach your financial goals. Make 2022 your best year yet and make an appointment with one of our certified financial coaches.

Make an appointment online at <https://dmcu.com/financial-coaching/> today!



What's your Credit Score?

Get your credit in check this new year!

Monitor your credit score by logging into your DMCU online banking or mobile app and using our free SavvyMoney tool! Click on credit score.

A SMART WAY TO SAVE ON YOUR NEXT CAR.

And get a \$100 cash reward from Love My Credit Union Rewards when you buy a vehicle from Carvana.*



Why You Should Consider Buying Your Next Car Online



You can buy groceries, gifts and just about anything else you need online. Why not used cars? Here are a few reasons you may want to consider purchasing a car online and check out the fastest-growing used car retailer in the country—Carvana.

It Saves Time. And Money.

Browse different makes and models without having to go to different lots. And with no commissions, no pressure, and no hidden fees, you save valuable time and money.

You Can Return it Risk-Free

Have your vehicle delivered directly to your door and test it out for 7 days. If it's not exactly what you want, Carvana will come pick it up for a full refund.

You Don't Even Have to Leave Your Couch

Start shopping and choose from over 20,000 vehicles from the comfort of your own home.

You Can Get \$100 Cash

If you're a credit union member, visit your Love My Credit Union Rewards and receive \$100 when you purchase a vehicle through Carvana. It's just one of the many perks of being a credit union member.



SAVE TO WIN

This year DMCU paid out over \$10,000 to members who opened and saved money in their Save to Win CD. Each month you save, you are entered into a drawing to win one of five \$100 monthly giveaways and one of two quarterly cash prizes of \$500. Don't miss out. Open your Save to Win account today!



Get paid early with ACH-ON-DEMAND!



If you have a direct deposit coming to DMCU and you want access to that pending deposit sooner, go to my accounts >> ACH transactions. If it is pending, the system will guide you through the simple process to post it instantly*.

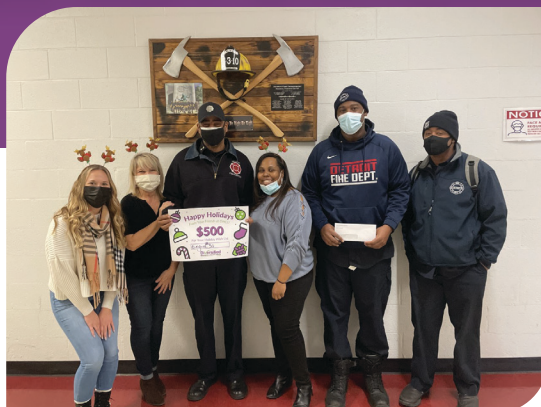
*You will be charged a \$14 fee for each deposit posted early. The funds must be available to post the ACH early.

DMCU SPREADING HOLIDAY CHEER

DMCU employees had lots of fun in December visiting our firefighters in Clawson, Detroit, and Novi! Thanks to our first responders who keep us safe!



The Clawson Fire Department received a \$500 gift card to Meijer for purchases and/or food for their firehouse. We are extremely thankful to these volunteer firefighters for giving their time for the betterment of our community.



The DMCU team met with 38 engine houses in the city of Detroit to issue \$500 to each captain and his team for whatever purchase they wish to improve their houses! They were so thankful and had many ideas on how the funds could be spent. We thank the over 1,000 firefighters in the City of Detroit for the sacrifices they make to keep us safe.



Our DMCU elves made stops at the Novi firehouses delivering bulk goodies and a dinner to say thank you for keeping Novi safe.



The Pink Fund

In December, DMCU donated \$1,350 to the Pink Fund. The Pink Fund is an organization helping women and families through their cancer treatments.

HOLIDAYS

- Martin Luther King Day
Monday, January 17
- Presidents' Day
Monday, February 21



#OXFORDSTRONG

In support of the community impacted by the Oxford tragedy, DMCU was able to donate \$1,000 to Viewspire to support their efforts to bring creative healing and support to the kids and families of Oxford. Thank you Viewspire for the very important role you play in our community.



It's That Time of Year Again!

File with the #1 best-selling tax software, to help you get your taxes done right, and get your maximum refund, guaranteed. PLUS, as a credit union member you can save up to \$15 when you file with TurboTax.

Get started with TurboTax today >>
<https://dmcu.com/resources/exclusive-member-offers/>

EARN REMARKABLE REWARDS

DMCU's Give Back Checking

Swipe your DMCU debit card 15 times in a month to receive \$10 and up to \$25 in ATM fees refunded.



*Subject to approval. Must meet requirements for rewards. Member NCUA.

DMCU IN THE COMMUNITY



Kathi Sitek had a great time educating the youth at Legacy Charter Academy on the importance of managing your finances.



DMCU proudly supports Zephia's Community Kitchen with a \$500 Donation back in October. Thank you Zephia for providing meals to those in need.



DMCU staff had a great time at Viewfest in October. Viewfest was an event bringing awareness to mental health.

LOCATIONS

Main Office/Drive Thru

1480 E. Jefferson Avenue • Detroit, MI 48207

HOURS

Mon: 8am-4:30pm, Tues-Thur: 8:30am-4:30pm

Fri: 8am-6pm, Sat: 9am-1pm

P 313.568.5000

General Fax 313.568.6170

Loan Dept. Fax 313.262.0155

Coleman A. Young Municipal Center

2 Woodward, Suite 118 • Detroit, MI 48226

See www.dmcu.com for hours

P 313.202.9388 F 313.309.3430

Clawson

625 N. Main • Clawson, MI 48017

HOURS

Mon/Tues/Thur: 8:30am-4:30pm,

Wed: 8:30am-4pm, Fri: 8:30am-6pm

Sat: 9am-1pm

P 248.435.0950 F 248.435.7845

TF 800.482.2667

Novi

25880 Novi Rd. • Novi, MI 48375

HOURS

Mon-Tues: 9am-5pm, Wed: 8:30am-4pm,

Thurs: 9am-5:30pm, Fri: 8:30am-6pm, Sat:

9am-1pm

P 248.277.DMCU F 248.344.4316

Credit Union Shared

Branches & ATMs

www.co-opnetwork.org

888.287.9475

DMCU.com

Cu*Talk 800.860.5704 • Cu Id #166

Routing & Transit #: 272078297

Xtend xtendcu.com/branches/find/xtend

Annual Meeting

The annual meeting will be held May 17, 2022 at 5:00 in Detroit. The following positions are up for re-election:

Board Members:

David Brooks III - Anthony Lamerato - Jerry Pokorski

Supervisory Committee:

Allen Lewis

RATES CORNER*

As of 1/1/2022

APY

Share Savings.....0.15%

Sub Share Savings.....0.15%

IRA.....0.45%

(Roth and Traditional)

HSA-Health.....0.10%

Share Draft.....0.05%

Christmas Club***0.30%

Vacation Club***0.30%

My Future Savings***0.35%

CERTIFICATES OF DEPOSIT

6 Months.....0.40%

12 Months0.60%

12 Months Save to win....0.60%

24 Months0.80%

36 Months1.00%

60 Months1.15%

MONEY MARKET APY

\$2,500-\$24,999.....0.20%

\$25,000-\$49,999.....0.25%

\$50,000-\$99,999.....0.30%

\$100,000 and over.....0.35%

**Subject to early withdrawal penalty.*

Fees may reduce earnings. Rates on

CDs are subject to change without

notice. Dividends on 6-month CDs

are paid at maturity. All other CDs

are paid on the quarterly anniversary

of when the CD was opened. Rates

subject to change at anytime.

****APY=Annual Percentage Yield.**

