

Have you signed up for savvymoney®

We've recently added SavvyMoney to our online and mobile banking options. This innovative product gives you **instant access to your credit score**, and you can refresh it daily without affecting your score. SavvyMoney helps you understand everything that impacts your score, makes it simple to download your credit report, and helps you catch fraudulent activity, such as identity theft, through notifications and alerts.



SavvyMoney is free to use. So, log in, sign up and take control of your credit score.

To sign up for SavvyMoney log in to your online or mobile banking account. Click on **credit score**, which can be found under the **My Accounts tab** through your desktop or through mobile banking, and follow the prompts.

**SavvyMoney uses Transunion reporting. Credit scores may vary from one bureau to another. DMCU uses Experian to underwrite loans. DMCU will not use the score provided to you through online banking for underwriting. To sign up for this service, you must agree to SavvyMoney's terms and conditions.*

***All loans are subject to approval. Rates, which may be offered to you online, are not a guarantee of credit.*

Happier Holidays Loan

Make this holiday season the happiest ever with our Happier Holidays Loan. From Nov. 1, 2019 through Jan. 31, 2020, we are offering the following special holiday rates on personal loans.

24-MONTH TERM rate as low as 7.99% APR* Minimum of \$3000	36-MONTH TERM rate as low as 6.99% APR* Minimum of \$5,000
Monthly payment as low as \$135.67	Monthly payment as low as \$154.36

Apply online, call 313.568.5000 or visit a DMCU branch today!

**APR = Annual Percentage Rate. Offer subject to change to pre-established credit criteria. Rates and terms may vary depending on credit qualifications, direct deposit, and auto pay from DMCU checking or savings accounts. Limited time offers.*

DMCU ROCKS

In November, DMCU will celebrate its 90th anniversary.

There is no better way to celebrate than to ask members and non-members alike to join us for a little fun. On October 4th, we will begin hiding rocks around the Detroit, Novi and Clawson communities. We will hide 90 rocks in total through Nov. 1. If you find one our decorated rocks (we're giving clues through our social media outlets – Facebook, Twitter and Instagram), bring it to any DMCU branch and exchange it for \$90. Limit one rock per person. We will then donate \$90 additional dollars to predetermined charities. That's \$90 for every rock finder and \$90 for a charity. So, help us celebrate by following our clues and claiming the \$90 finder's fee. We'd love it if you would share your find on social media and use the hashtag #DMCURocks. Happy rock hunting!



**Rocks must be taken into a DMCU location by November 2, 2019. Winner may only collect one time.*

MSR Cassandra Harris RETIRES

In July, we bid farewell to Cassandra Harris, who had been a part of the DMCU family since 2007. Cassandra always represented DMCU in a professional manner and was a welcoming face for members in her role of Member Service Representative. Cassandra worked mostly at Detroit's Main Branch and at CAYMC. We wish her the best of luck in her retirement.



We love our partnership with the Lexus Velodrome. All summer, along with great racing on the weekends, the Velodrome hosted free activities for kids, including games, an obstacle course, and of course, everyone learned to ride. Lots of exciting events coming this fall. Call the Velodrome at 313.265.6725 or check out their website at lexusvelodrome.com for all the action.

GIVE BACK CHECKING

What's better than having a free checking account? How about having a free checking account that actually pays you \$10 just for using your account. You can also earn refunds of up to \$25 in out-of-network ATM fees.

Our Give Back Checking rewards you every month that you:

- Have at least 15 debit card transactions post and settle
- Be enrolled in eStatements and online banking

To start earning your rewards, visit www.dmcu.com or contact a Member Service Representative today!

**All checking accounts are subject to approval.*

Home Equity Loan & Line of Credit

Do you need a lump sum of money or instant access to cash for a home remodeling, college tuition, or to consolidate credit card debt?

Would you like instant access to a line of credit to finish up a project or indulge yourself on vacation?

If you own your home, you're in luck. Just ask your house for a loan. With our Home Equity Loan and Home Equity Line of Credit, you can borrow from the equity you've built in your house. Ask one of our loan specialists about your options. Why borrow from a bank when you can borrow from yourself?

**All loans subject to approval.*



Holidays and Budgets



The holidays are right around the corner. No doubt you've already been making your lists and comparison shopping. Try as you may to keep your budget intact, the holidays often mean more spending.

So how do you keep family and friends happy without breaking the bank? We reached out to GreenPath Financial Wellness for a few tips on how to set a budget, and more importantly, how to stick to it.

Plan ahead- Take some time to determine how much you will need for the holidays. Keep in mind that gifts are only a part of the holidays. Include extra money for food and gas, as the holidays include more travel, and having supplies on hand when friends and relatives drop by.

Get creative with your gifts- Homemade presents should not be overlooked. Do you knit? Are you a crafter? These are great gift ideas and show how much you care. You should also consider a family gift, like a gift certificate or a pass for a local metro park.

Research big ticket items- From Black Friday to Small Business Saturday to Cyber Monday, there are plenty of opportunities to do your research and find a good deal. This is especially important on big-ticket items, such as TVs or computers. Don't pay more than you have to. And save your receipts. You might be able to get a refund should your item go on sale after you've purchased it.

Set a limit and stick to it- This is the probably the most important item. Setting a budget is a great first step, but you must stick to it. If it means one less gift or one less indulgence, that's OK. Remember, in the years to come, all your loved ones will remember are the good times, not the number of the gifts under the tree.

Holiday Expenses Already Adding Up? Go Ahead & Skip-A-Pay

With the holidays fast approaching, there's a chance your monthly budget is already feeling the strain. But with our Skip-A-Pay program, you can take a break from your DMCU loan payments*.

Now you can skip payments on eligible DMCU loans 2 times per calendar year on non-consecutive months.

Request your Skip-A-Pay online or in person. Using online or mobile banking, simply log into your account and click on your loan. There will be a green button labeled "SP" next to your loan. Click on it and follow the prompts. It's that simple! You can also give us a call and we will walk you through the steps. If you are ineligible to skip the payment, it will let you know. Eligibility requirements can be found on our website at dmcu.com/services.

IMPORTANT! Members who have ACH or AFT and wish to skip their loan payment(s) must make the request at least **3 days** prior to the payment **due date**.

The cost to skip a payment is \$40 per eligible loan. By completing a Skip-A-Payment, you are requesting Diversified Members Credit Union to advance the loan due date equal to one month's payment. You understand that the current balance of the loan is extended by the amount of the payment skipped and that interest will continue to accrue on your loan balance throughout the deferred payment period, which may further extend the term of your loan. If there is more than one borrower on a loan, only one borrower is required to authorize a Skip-A-Payment request.

**There is a limit of 8 skips per the life of the loan. Real estate, lines of credit, and credit card loans are not eligible for this offer.*



UPCOMING MEMBER APPRECIATION DAYS

APPLE CIDER & DONUTS
OCTOBER 17TH

DMCU ANNIVERSARY CELEBRATION
NOVEMBER 1ST

POPCORN DAY
DECEMBER 6TH

WE NEED YOUR CURRENT EMAIL ADDRESS

We understand that changing technology oftentimes leads to having to change your email address. However, it is vital that DMCU has your current email address on file, especially members who have debit cards. If you've changed your email address recently, please call a Member Service Representative so that we can update your file.

OUR NO-CREDIT-CHECK EASY LOAN IS BACK!

Members can borrow **\$1,000 at 18% APR*** for 9 months. Monthly payments are as low as **\$120.58**.

Applications are available for pickup from October 10-12, with cut off times of (4pm, Friday 5:30pm, and 12:30pm respectively). Completed applications are due by October 19th. There is a \$30 non-refundable application fee due at the time of submission.

HERE'S WHAT YOU'LL NEED TO QUALIFY:

- A valid driver's license, state ID or passport.
- Two most recent and consecutive paystubs AND verification that you've been with the same employer for two or more years, such as a signed letter on employer's letterhead, a 2017 W-2 form or a 2017 pay stub.
- A minimum of \$1,000 in monthly NET income.
- You must be a member on or before May 1, 2019
- All accounts must be in good standing
- Must have payroll deduction or direct deposit
- Cannot be in bankruptcy

**APR= Annual Percentage Rate. Offer subject to change. Loans will be disbursed on November 23, 2019 with the first payment of January 3, 2020.*



\$SAVE TO WIN®

Join the crowd of DMCU savers who have won cash prizes just for saving money.

Open a 12-month Save to Win certificate*, make deposits and you'll earn entries into drawings. For every \$25 you deposit, you'll earn another entry. The more you save, the more chances you have to win. So be like these savers and maybe you'll be the next lucky winner.

**Minimum of \$25 required to open a Save to Win certificate.*

BACK-TO-SCHOOL WEEK

During Back-to-School Week, DMCU handed out over 200 bags of school supplies to our youth members who made at least a \$5 donation to their account. This was our way of encouraging our younger members to save and help them prepare for the new school year. Those who contributed and collected a bag were also entered into a drawing for a laptop computer, and three (one for the Detroit Main/CAYMC, Clawson and Novi branches) young savers won \$25 Target gift cards. The winner of the laptop was Mikaylynn W. DMCU wishes all the kids a happy new school year!



Diversified

MEMBERS CREDIT UNION

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 TF 877.774.9054

General Fax 313.568.6170

Loan Dept. Fax 313.262.0155

Coleman A. Young Municipal Center

2 Woodward, Suite 118 • Detroit, MI 48226

HOURS

Mon: 8am-12pm, Tues-Thur: 8am-4:30pm

Fri: 8am-5pm, Sat: Closed

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

DMCU.COM

Credit Union Shared Branches & ATMs

www.co-opnetwork.org
v888.287.9475



Cu*Talk 800.860.5704 • Cu Id #166

Routing & Transit #: 272078297

Xtend xtendcu.com/branches/find/xtend



Federally insured by NCUA.

OFFICIALS SERVING THE MEMBERSHIP

BOARD OF DIRECTORS

Carl Jarboe, Chairperson
Dr. Pamela Scales, Vice Chair
Andrew Pollack, Treasurer
Francis Allen, Secretary
Albert Patrick Jr., Director
Dr. Janisse Green, Director
David Brooks III, Director
Anthony Lamerato, Director
Jerome Pokorski, Director

SUPERVISORY COMMITTEE

Daniel Allen | Kathryn Waraksa
Al Lewis

LOAN REVIEW COMMITTEE

Sandra A. Coleman, Chairperson
Nicholas Degel | Jimmy Roberts

MANAGEMENT

Kathie Trembath, President/CEO
Kevin O'Connor, Chief Financial Officer
Sati Smith, Chief Operating Officer

Holiday Closings

DMCU branches will be closed in observance of the following holidays:

Columbus Day
OCTOBER 14

Veterans Day
NOVEMBER 11

Thanksgiving
NOVEMBER 28

Christmas
DECEMBER 24-25

New Year's
DECEMBER 31
& JANUARY 1



DONATE FOR DOGS RADIOTHON

DMCU is inviting all its members to participate in this year's Donate for Dogs Radiothon, hosted by 96.3 WDVD. The donations benefit the Detroit Dog Rescue. This year's event is **Oct. 4 at Orchard Mall**. DMCU employees will be there all day working the phones and taking donations. Every little bit helps.

Last year, the event raised almost \$64,000. Detroit Dog Rescue is Detroit's first and only no-kill shelter. There are hundreds of abandoned and abused dogs that need your help. Stop by and donate or call in your pledge to help a dog in need.

Here's how you can donate: Text "RESCUE" to 243-725

Rates Corner*

As of 10/1/2019

	APY
Savings.....	0.25%
IRA.....	0.50%
<small>(Roth and Traditional)</small>	
Checking	0.05%
My Future Savings	0.40%
Vacation Club.....	0.35%
Christmas Club	0.35%
Save to Win	1.70%
HSA Health Savings.....	0.10%

*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.

CERTIFICATES OF DEPOSIT	
6 Months.....	1.80%
12 Months	2.10%
13-Month Special	2.50%
<small>(Limited time offer, new money only)</small>	
24 Months	2.60%
36 Months	2.80%
60 Months	3.00%

MONEY MARKET		APY
\$2,500-\$24,999		1.20%
\$25,000-\$49,000.....		1.25%
\$50,000-\$99,999		1.30%
\$100,000 and over		1.40%

**APY=Annual Percentage Yield.