

Diversified

MEMBERS CREDIT UNION



Happier Holidays Loan

Make the holidays happier with DMCU's Happier Holiday Loans. From November 1, 2020 through January 31, 2021, we are offering the following special holiday rates on personal loans.

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

Apply online today!

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



EARN TRIPLE POINTS WITH YOUR DMCU VISA

On Purchases Made Between November 1 - December 31, 2020

The holidays are just around the corner and now is the perfect time to earn extra points! With 3x points, you will earn 3 points for every \$1 you spend.

Don't have a DMCU credit card? Apply today! With rates as low as 9.90% APR* and all the points, you don't want to miss out.

**Subject to approval. Rates may vary based on credit criteria.*

NEW SCORECARD REWARD FEATURES ON YOUR DMCU VISA

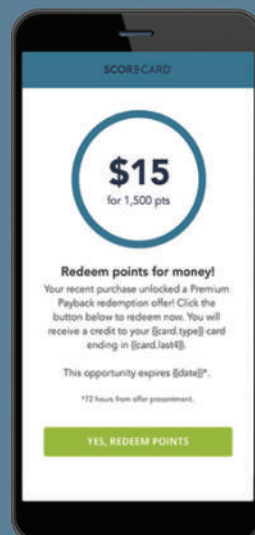
Pay with Rewards from PayPal

You can apply eligible ScoreCard® Rewards points to your purchase amount and the remaining balance will be charged to your ScoreCard Rewards credit card with Paypal.* It's that simple!

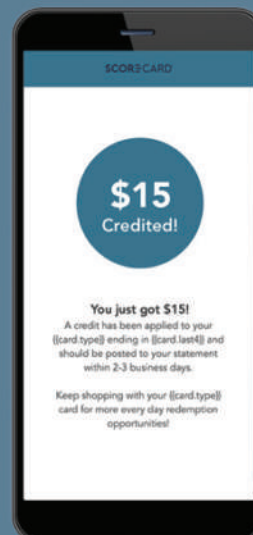
**Available for eligible transactions. Terms apply.*

Premium Payback

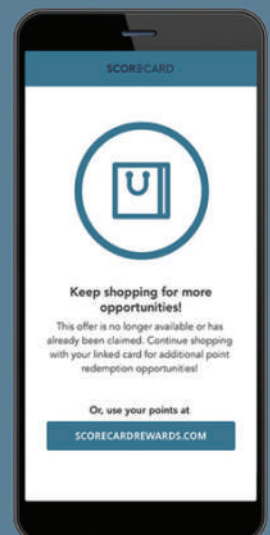
Earn rewards on transactions you are already making! It's easy....Log in to your ScoreCard rewards account and click on the Premium Payback banner to enroll. Once enrolled, when using your DMCU Visa credit card for purchases at a qualifying retailer, you will receive alerts on whether or not you want to use your points towards a purchase. Learn more by registering your card at www.scorecardrewards.com.



Receive text or email notification of offer.



Accept or ignore the offer.



Continue to shop and receive offers.

MORTGAGE LOANS with DMCU

Diversified
MEMBERS CREDIT UNION

MemberFirst
MORTGAGE

Member First Mortgage: NMLS ID# 149532
DMCU: NMLS ID# 1162028



Save up to

\$1,000

off your mortgage
closing costs!*

Today's mortgage rates are exceptionally low,
now may be the perfect time
to purchase a new home!

*Available to all borrowers using a Conventional mortgage loan program on a purchase or refinance transaction with Diversified Members Credit Union (DMCU), NMLS ID# 1162028 and Member First Mortgage, LLC (MFM), NMLS ID# 149532 only. Eligible loan applications must be submitted between 7/22/2020 and 10/31/2020. Closing Cost discount amount is contingent on loan amount. Loan amounts \$100,000.00 and above are eligible for \$1,000.00 off closing costs; Loan amounts \$50,000.00-\$99,999.99 are eligible for \$500.00 off closing costs; Loan amounts \$25,000.00-\$49,999.99 are eligible for \$250.00 off closing costs. Closing cost discounts are not eligible for loan amounts less than \$24,999.99. Discount will not be applied until the time of closing on the appropriate closing documents. This promotion may not be combined with any other promotion or discount. All loans subject to approval. DMCU reserves the right to cancel this promotion at any time without notice. Additional restrictions may apply.

**THE HOLIDAYS
ARE UPON US!**

**NEED A BREAK FROM
A LOAN PAYMENT? ***

If you are eligible for skip-a-pay, when you log in to online or mobile banking, you will see a little SP icon next to your loan that you wish to skip. Click on it to see if your loan is eligible! For more details on skip-a-pay, please visit dmcu.com/resources/skip-a-pay

*See eligibility requirements. The cost to skip a loan is \$40.



**LET US HELP BRING YOUR
VISION BOARD TO LIFE!**

**At DMCU, it is our goal to help you reach your goals.
From your first car to a loan to get you into your
dream home, we've got you covered.**

"THOUGHTS BECOME THINGS."

Diversified Members Credit Union \$1,000.00 NO CREDIT CHECK-EASY LOAN

Online applications will be available from October 12-16, 2020 Applications will not be available in branch.**

THERE IS A \$30.00 NON-REFUNDABLE FEE PAYABLE AT TIME OF APPLICATION

Please make sure you have all the required documents and meet all of the following qualifications:

1. A VALID Driver's License, State ID or Passport
2. If actively employed, Two (2) most recent and consecutive paystubs *AND* Verification you've been with the same employer for two years
 - A signed letter of employment on your employer's letterhead validating at least 2 years seniority with your current employer **or**
 - A 2018 W-2 form from your current employer **or**
 - A 2018 pay stub from your current employer

If you are retired, the most recent pension check stub and/or proof of Social Security income.

Minimum of \$1000.00 monthly NET income

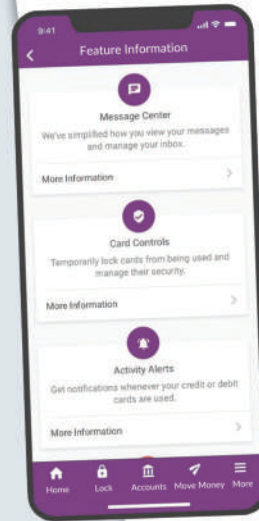
3. Must be a member on or before MAY 1, 2020.
4. Accounts must be in good standing. You are **not** eligible if:
 - Any loan account or VISA® account is delinquent with DMCU
 - You have a vehicle loan and there has been a 30 day+ lapse of full coverage insurance in the past 24 months
 - Any account has a negative balance except members with Courtesy Pay
 - You have an unpaid, charged-off account with DMCU
5. Must be on payroll deduction or direct deposit at time of application.
6. Cannot be in a Bankruptcy

NO EXCEPTIONS TO THE ABOVE REQUIREMENTS. ALL LOANS ARE \$1,000.00 FOR A NINE (9) MONTH TERM AT 18% APR. 1,000 LOAN APPLICANTS WILL BE ACCEPTED. FUNDS TO BE DEPOSITED INTO SHARE ACCOUNT ONLY. FUNDS WILL BE AVAILABLE AFTER 5:00 P.M. ON NOV. 21, 2020

Due to high demand all requirements must be met. If you do not submit everything that is required the request will be automatically denied.



DMCU proudly donated \$5,000 to the Detroit Police Department's 11th precinct for a wellness garden. We cannot wait to see their wonderful garden come to life.



Prevent fraud and control spending by enabling card controls within your DMCU mobile app. It's so simple!

To learn more visit dmcu.com/resources/mobile-banking and watch the step-by-step video on how to get started.



Congrats to the lucky winners of our Summer Kayak Giveaways! It pays to follow us on social media! Start following us today.

HOLIDAY CLOSINGS

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

**COLUMBUS DAY
OCTOBER 12**

**VETERANS DAY
NOVEMBER 11**

**THANKSGIVING
NOVEMBER 26**

**CHRISTMAS
DECEMBER 24-26**

**NEW YEAR'S
DECEMBER 31 &
JANUARY 1-2, 2021**

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
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

DMCU.COM

Credit Union Shared Branches & ATMs
www.co-opnetwork.org
888.287.9475



Cu*Talk 800.860.5704 • Cu Id #166
Routing & Transit #: 272078297
Xtend xtendcu.com/branches/find/xtend



Rates Corner* As of 10/1/2020

	APY
Share Savings	0.20%
Sub Share Savings	0.20%
IRA (Roth and Traditional)	0.50%
HSA-Health	0.10%
Share Draft	0.05%
Christmas Club***	0.35%
Vacation Club***	0.35%
My Future Savings***	0.40%

*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.

CERTIFICATES OF DEPOSIT	
6 Months	0.70%
12 Months	0.80%
12 Months Save to win	1.00%
24 Months	0.90%
36 Months	1.00%
60 Months	1.25%

MONEY MARKET		APY
\$2,500-\$24,999		0.25%
\$25,000-\$49,999		0.30%
\$50,000-\$99,999		0.35%
\$100,000 and over		0.40%

**APY=Annual Percentage Yield.

5 MONEY MYTHS YOU NEED TO STOP BELIEVING NOW



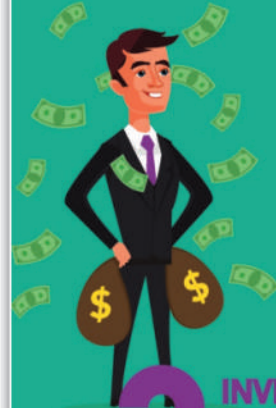
4 CREDIT CARDS WILL GET ME THROUGH ANY EMERGENCY.

THE TRUTH: It's best to use a designated emergency fund that you've funded in advance of emergencies to get you through a financial crises.



1 DEBIT IS ALWAYS BETTER THAN CREDIT.

THE TRUTH: The only way to achieve a strong credit history is by occasionally using your credit cards — and paying your bills on time.



2 INVESTING IS FOR RICH PEOPLE.

THE TRUTH: Anyone with a small pile of savings can start investing.

3 MY PARTNER MANAGES OUR FINANCES, SO I DON'T NEED TO THINK ABOUT MONEY.

THE TRUTH: It's important for both partners to be capable of managing household finances should the need arise.



5 I'M TOO YOUNG TO PLAN FOR MY RETIREMENT.

THE TRUTH: The younger you are when you start building your retirement fund, the less you'll have to put away each month.



COMING SOON!



BUSINESS CREDIT CARD

Big Business, Small Business, your business is our business!

Looking for a low rate credit card to help run your business. With rates as low as 9.90% APR*, our card will help you run your business affordably!

Visit us at dmcu.com for more details.

*Subject to approval