

Season of Savvy Spending

Earn **TRIPLE** points from October 1, 2022—December 31, 2022 on all purchases using your DMCU Visa Credit Card.

Don't have a card? Apply online at dmcu.com



*Subject to credit approval. Offer subject to change.

Happier Holiday Loans

Let us make shopping for the holidays easier with DMCU's Happier Holiday Loan. From now through December 31, 2022, we are offering special holiday rates on personal loans. **Apply online today!**



*Subject to credit approval. Offer subject to change. Rates and terms may vary based on credit qualifications.

The Easy Loan just got easier! DMCU has made some changes to its Easy Loan to make it more convenient for our members. The Easy Loan will begin on or around November 1, 2022. More information coming soon....Please check dmcu.com.

GIVE YOUR MONEY A BOOST!

Now offering Jumbo CD Rates! Add 0.05% to all CDs and IRA CDs when the initial deposit is \$100,000 or more.

9-Month
Certificate of Deposit
2.25% APY*

25-Month
Certificate of Deposit
3.00% APY*

61-Month
Certificate of Deposit
3.50% APY*

Call us at **(313) 568-5000** today!

*APY – Annual Percentage Yield. All rates are subject to change or end at any time.

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 10/1/2022

	APY
Share Savings.....	0.10%
Sub Share Savings.....	0.10%
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%

*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.....	1.25%
12Months.....	1.75%
12 Month Save to Win.....	1.75%
24 Months.....	2.25%
36 Months.....	2.75%
60 Months.....	3.00%

MONEY MARKET

	APY
\$2,500-\$24,999.....	0.50%
\$25,000-\$49,999.....	0.60%
\$50,000-\$99,999.....	0.70%
\$100,000-\$249,999.....	0.80%
\$250,000 and over.....	0.90%

**APY=Annual Percentage Yield.

COMMUNITY CORNER

DMCU presented Maggie's Wigs 4 Kids of Michigan with a \$1,000 donation thanks to contributions from our members and the DMCU team.

This worthy organization provides wigs and support services at no charge to children experiencing hair loss due to cancer, alopecia, burns, and other disorders.



CONGRATULATIONS TO OUR DMCU SCHOLARSHIP RECIPIENTS



Bailee S.
Wayne State University



Ricky B.
Delaware State University



Ellie F.
Michigan State University



Kiera R.
University of Michigan
Ann Arbor

HOLIDAYS

Columbus Day: Monday, October 10

Veterans Day: Friday, November 11

Thanksgiving: Thursday, November 24

Christmas Holiday: Sat., Dec 24—Mon., Dec 26

New Year's Holiday: Sat., Dec. 31—Mon., Jan 2