

We gave back \$1,000,000 to members in 2022!

Did you know that each year we give a bonus dividend on your savings? This year we gave members a 22% bonus dividend on dividends earned in 2022. This includes dividends earned for all shares, sub shares, IRA shares, and money market accounts. (Certificates are excluded.) **The total bonus dividend paid was \$101,000.**

Additionally, if you paid interest on an eligible DMCU consumer loan in 2022, you may have been eligible to receive a rebate of 8% on the interest paid. (Excludes mortgages, home equities, credit cards, business loans, indirect loans, and loan specials.) **The total rebate back to members was \$264,000.**



And that's not all... We gave nearly \$600,000 in rebates, cash back, and reward incentives to members with a Give Back Checking Account. We gave over \$60,000 to our youngest savers who have a My Future Savings Account. We gave nearly \$12,000 to members who have a Save to Win Certificate.

NOTICE OF ANNUAL MEETING

The annual meeting will be held on Thursday, May 18, 2023. (more details to come)

The following incumbents are up for re-election:

- Andrew Pollack
- Janisse Green
- Carl Jarboe
- Daniel Allen (Supervisory Committee)

Members interested in volunteering as an official for DMCU can pick up an election petition at the Detroit Main Office beginning March 13, 2023.

Get Financially Fit

Bulk up your budget in 2023!

Your physical health may be top of mind this new year, but what about your financial health? With DMCU as your personal trainer, we can help get your finances into flexing shape!

Give Us a Follow For Savings, Giveaways, and More!



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



Routing & Transit #: 272078297

Xtend xtendcu.com/branches/find/xtend

Federally insured by NCUA.

Rates Corner* As of 1/1/23

	APY
Share Savings	0.10%
Sub Share Savings	0.10%
IRA (Roth and Traditional)	0.45%
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	3.75%
12Months	4.25%
12 Month Save to Win	3.00%
24 Months	4.50%
36 Months	3.75%
60 Months	4.00%

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.

*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.

COMMUNITY CORNER

In November 2022, DMCU received the Public Safety Partner of the year award from the Detroit Public Safety Foundation. In 2022, DMCU purchased iPads for the firefighters and EMT to cross train. Additionally, we were also the major sponsor for DPD's Teen Summit focusing on mental health awareness.



Thanks to our members and staff, we were able to donate over \$1,000 to Rebel Dogs Detroit in October.

To learn more about this great charity, visit rebeldogsdetroit.com.

SAVE TIME AND MONEY.



Make life a little easier this tax season with discounts on tax solutions that save you money, time and stress. Learn how you can save as a DMCU member at dmcu.com/resources/love-my-credit-union/.

HOLIDAYS

Martin Luther King Jr. Day:
Monday, January 16

Presidents Day:
Monday, February 20

