



DMCU'S 2023 SCHOLARSHIP PROGRAM

APPLICATIONS AVAILABLE online at dmcu.com/scholarships and in branches on **Monday, April 17th.**

APPLICATION DEADLINE - Applications and supporting materials are due **Wednesday, May 31st.**

WINNERS will be selected **Tuesday, June 20th.**

FUNDS will be distributed to the winners on **Monday, July 31st.**

This year, we will be awarding four (4) scholarships worth \$2,500 each to our most qualified applicants.* Scholarships may be used for any accredited university, college, or trade school. The awarding four (4) scholarships worth \$2,500 each will either go to High School seniors or members who are continuing their education.

**Must be a member in good standing to apply and receive scholarship.*



Diversified Members Credit Union has partnered up with **TV20-Detroit** to recognize the heroes all around us, and we need your help!

Nominate your local hero today at <https://dmcu.com/firstresponders/>.



YOUTH SAVINGS

My Future Savings

- \$50 every year for your child's birthday
- Deposits can be made at any time
- Higher dividend rates
- Annual school supply giveaways at our Back to School Bash

Quarter Club

- Visit any DMCU branch to pick up your child's Quarter Club Book
- Start collecting quarters
- Once the book is full stop by a branch to deposit into your child's DMCU youth account
- Pick out a prize

Young Adult Members (Ages 18-22)

- Rate discounts on first auto loan**
- Annual scholarship opportunities
- Financial Coaching
- And more!

**Initial deposit of \$100 to open the My Future Savings Account.*

***Proof of first auto loan must be provided for any member who has not had a previous auto loan.*

\$SAVE TO WIN®

Do You Have a Save to Win?

Open a 12-month Save to Win Certificate* and you can earn entries for every \$25 you save. You could win up to \$5,000 every quarter as well as up to \$100 monthly. You can earn up to 100 entries each month which gives you more chances to win.

**Initial deposit is \$25. Early withdrawal penalties apply. See contest rules and disclosure.*



Notice of Annual Meeting

The annual meeting will be held on Thursday, May 18, 2023 at the Detroit Main Branch.

The nominating committee met and the following incumbents are up for re-election:

BOARD MEMBERS

Andrew Pollack

Janisse Green

Carl Jarboe

SUPERVISORY COMMITTEE

Daniel Allen

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



It Pays To Have A Giveback Checking... Literally!

Get rewarded for your purchases with DMCU's credit union rewards checking account, the Give Back Checking Account! Each month that you qualify, **you'll receive**

\$10 deposited to your checking account and refunds up to \$25 of ATM fees. You will also receive points that can be used for gift cards and other cool merchandise.

QUALIFICATIONS ARE EASY!

All you need to do to earn your monthly reward is:

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

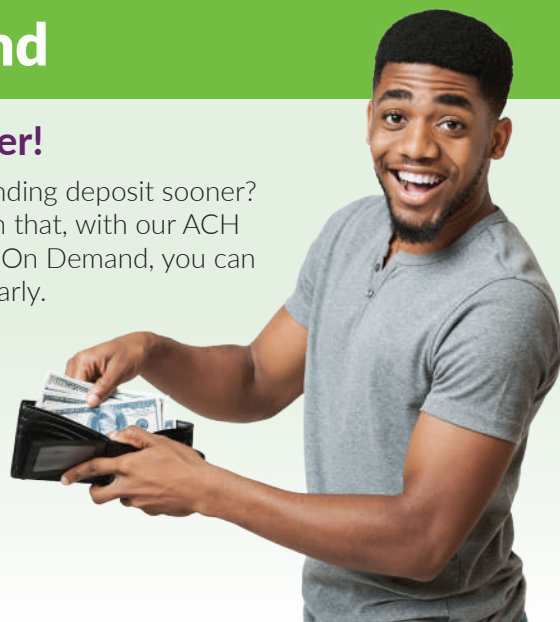
**All accounts are subject to approval. See disclosures for more details.*

ACH On Demand

Get Your Money Sooner!

Do you want access to your pending deposit sooner? DMCU is here to help you with that, with our ACH On Demand.* With our ACH On Demand, you can receive your pending funds early.

**A \$14.00 fee will be applied to your DMCU share account of your choice. The \$14.00 fee cannot be withdrawn from the incoming deposit.*



1 OUT OF 3 CREDIT REPORTS HAVE ERRORS

[Check My Credit Report](#)

Sign-up for SavvyMoney within your DMCU online banking or mobile app. It's free! This will help you track your score and will help you identify errors on your report. Knowing is power!



Virtual StrongBox Member Notice

Effective May 31, 2023, Virtual StrongBox (VSB) will no longer be available to DMCU members. Currently, you can access VSB through online and mobile banking. However, we are discontinuing the service due to very low usage. If you have any documents secured within VSB, please find another location to safely store your documents.

MONEY MARATHON

During the month of February, DMCU challenged our members to a race to savings. Every day for 26 days we shared a savings challenge. If members completed the challenge and entered it on our website, they were entered into a sweepstakes for a chance to win cash prizes. Congrats to the winners that passed the finish line!



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

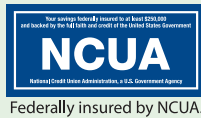
Novi
 25880 Novi Rd. • Novi, MI 48375
HOURS
 Mon-Tues: 9am-5pm, Wed: 8:30am-4pm,
 Thurs: 9am-5:30pm, Fri: 8:30am-6pm, Sat: 9am-1pm
P 248.277.DMCU **F** 248.344.4316

DMCU.COM

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



Routing & Transit #: 272078297
Xtend xtendcu.com/branches/find/xtend



Rates Corner* As of 3/21/2023

	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	4.00%
12 Months	4.25%
12 Months Save to win	3.00%
24 Months	4.50%
36 Month	4.50%
60 Month	4.50%

MONEY MARKET		APY
\$2,500-\$24,999		0.75%
\$25,000-\$49,999		0.85%
\$50,000-\$99,999		0.95%
\$100,000-\$250,000		1.05%
\$250,000 and over		1.15%

*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.

HOLIDAYS

Good Friday
 Friday, April 7
 (Half Day-Closed at Noon)

Holy Saturday
 Saturday, April 8

Memorial Day Weekend
 Saturday, May 27 –
 Monday, May 29

Juneteenth
 Monday, June 19

SAVE MONEY. ACE TAX SEASON.
 Enjoy the perks of being a member.

SCAN QR CODE TO GET DISCOUNTS or visit taxservices.lovemycreditunion.org

SWITCH. SAVE. GET CASH REWARDS.
MEMBERS GET more

SCAN QR CODE TO LEARN MORE or visit mobile.lovemycreditunion.org

COMMUNITY CORNER

"Your kindness, caring, awareness, and generosity are amazing, as is the enthusiasm that DMCU has for helping the smaller nonprofits in Metro Detroit."



-Mittens for Detroit

DMCU presented a \$4,430 donation to our charity of the quarter, Mittens for Detroit.



DMCU presented a \$638 donation to the Novi Police and Benevolent Fund.



DMCU presented a \$3,742 donation to the Detroit Public Safety Foundation.