

July 2023

Diversified MEMBERS CREDIT UNION

STAY CONNECTED ON SOCIAL MEDIA!

Let a DMCU Financial Coach Help You Get On Track!

Whether you're finding ways to save for that house you've been dreaming of or if you are simply trying to create a realistic budget, we are here to help. From saving to budgeting to helping you increase your credit score, a DMCU financial coach is here and ready to help you reach your financial goals. **Call us today or visit us online at <https://dmcu.com/resources/financial-coaching> to schedule your appointment!**



Facebook

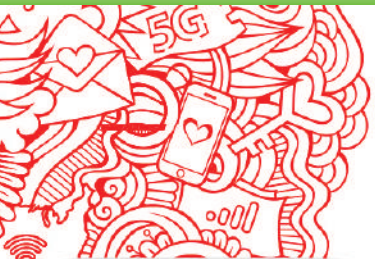


Instagram



Twitter

Don't miss out on important credit union news, specials, giveaways and so much more! Join in on the excitement and like us today!



Spectrum mobile™

SWITCH. SAVE. GET CASH REWARDS.

MEMBERS GET *more*

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



Love My Credit Union® rewards



DMCU's eServices *BANKING AT ITS BEST!*

With DMCU's eServices, you can easily manage your finances from the comfort of your home or on-the-go. You can access your account information, control your cards, receive alerts instantly, and even deposit checks without having to visit a physical branch!

Learn More!

For more information, please visit dmcu.com/resources/eservices/.

\$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.



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 7/1/2023

	APY	CERTIFICATES OF DEPOSIT	
Share Savings	0.10%	6 Months	4.00%
Sub Share Savings	0.10%	12 Months	3.50%
IRA (Roth and Traditional)	0.45%	12 Months Save to Win	3.00%
HSA-Health	0.10%	24 Months	2.65%
Share Draft	0.05%	60 Months	3.00%
Christmas Club	0.30%	MONEY MARKET	APY
Vacation Club	0.30%	\$2,500-\$24,999	0.75%
My Future Savings	0.35%	\$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.

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!

How Savvy are you with your Credit Score?

What Makes Up Your Score?

- 1 Payment History
- 2 Credit Utilization
- 3 Mix of Credit
- 4 Recent Activity
- 5 Account Age



Improvement w/ SavvyMoney

39%

% of SM Users improved their score in 1 year

41%

% of SM Users in score tiers 300 -649 improved their score in 1 year

*VantageScore 3.0

UPCOMING SHRED DAYS

August 5 - Detroit Office
August 12 - Clawson Office
August 19 - Novi Office

Please limit your items to what would fill four banker's boxes.

Please remove all staples, paperclips, etc. We cannot shred items that will be harmful to the shredder. If You have any questions please call us at 313.568.5000.



HOLIDAYS

Independence Day
Tuesday, July 4th

Labor Day
Saturday, September 2nd*
Sunday, September 3rd
Monday, September 4th
*Only Detroit/Novi Drive-Thru open on Saturday)

COMMUNITY CORNER

DMCU presented a \$2,000 donation to our charity Madness Winner, Words of Hope 4 Life.



DMCU presented a \$1,700 donation to our charity of the quarter, Carol's Angels & Warriors.

DMCU presented a \$500 donation to one of our Friday First Responders.

