

Diversified

MEMBERS CREDIT UNION

INTERNATIONAL CREDIT UNION DAY

Thank you for being a member of Diversified Members Credit Union! Stop by your local DMCU branch **Thursday, October 19**, for International Credit Union Day and receive an appreciation gift from DMCU!

**One gift per member. While supplies last.*

DID YOU KNOW?

Did you know that you can transfer funds through AFT (Automatic Funds Transfer) online or through your mobile banking? Another great tool to use through your online or mobile banking is ACH Distributions, which allows you to edit, add, delete, and reorder your ACH transactions. Log in to your online banking or mobile banking today to check out these convenient services.

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 8, 2023.** More information coming soon. Please check dmcu.com.

DMCU's Friday First Responders Nominees

Diversified Members Credit Union has partnered with TV20-Detroit to recognize the heroes all around us. Please see some of our nominees below.



DAN R.



DARNELL R.



SHAWN P.



SEAN K.

Fee Changes Effective November 15, 2023

ATM/Debit Card Replacement	\$10 for both
ATM/Debit/VISA PIN Replacement	\$5.00
Late Payment Charge (after 21 days)	\$25.00
Loan Reapplication (within 3 months)	\$15.00
Mailed Statement Fee:	\$3.00
Money Order (up to \$1,000.00)	\$3.00
ACH On Demand	\$15/transaction
Online Business Bill Pay	\$10.00/month
Photocopies	\$1.00/page
Save to Win Early Withdrawal Fee	\$25.00
Subpoenas	\$75/hour; \$1.00/page copy fee
Visa Card Replacement	\$10.00
Visa Gift Card	\$4.00
Visa NSF Payment	Checks not drawn from DMCU member account \$15/item; Checks drawn from DMCU member account \$30/item
Visa Travel Card Reload Fee	\$3.00
Wire Transfers Outgoing (Domestic)	\$25.00

NON-SUFFICIENT FUNDS (NSF)/OVERDRAFT FEE NOTICES TO MEMBERS

Effective November 15, 2023, Diversified Members Credit Union will discontinue mailing NSF/overdraft fee notices to members. We strongly encourage you to opt for eNotices, enabling you to receive timely notifications regarding your account. By signing up for eNotices and eAlerts, you'll receive prompt notifications, allowing you to conveniently manage your account. Please also note, that fees will be disclosed at the bottom of your monthly and/or quarterly statement.

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 10/1/2023

	APY	CERTIFICATES OF DEPOSIT	APY
Share Savings.....	0.10%	6 Months.....	5.10%
Sub Share Savings.....	0.10%	12 Months.....	3.50%
IRA.....	0.45%	12 Months Save to Win.....	3.00%
(Roth and Traditional)		24 Months.....	2.65%
HSA-Health.....	0.10%	36 Months.....	2.75%
Share Draft.....	0.05%	60 Months.....	3.00%
Christmas Club.....	0.30%		
Vacation Club.....	0.30%		
My Future Savings.....	0.35%		
		MONEY MARKET	APY
		\$2,500-\$24,999.....	1.15%
		\$25,000-\$49,999.....	1.45%
		\$50,000-\$99,999.....	1.75%
		\$100,000-\$250,000.....	2.00%
		\$250,000 and over.....	2.25%

*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 any time.

**APY=Annual Percentage Yield.

VISIT DMCU.COM FOR CD SPECIALS!

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

HOLIDAYS

Columbus Day
Monday, October 9

Veterans Day
Saturday, November 11

Thanksgiving
Thursday, November 23

Christmas
Saturday, December 23
Monday, December 25

New Year's
Monday, January 1, 2024

DMCU's 2023 Scholarship Winners!



Brittany T.
Eastern Michigan University



Taylor S.
Xavier University of Louisiana



Hailey R.
Oakland Community College



Nick S.
Michigan State University

Congrats to our Back-to-School Bash Winners

Emmelia, Rayshawn, and Brooklyn each won a \$100 DMCU VISA Gift Card. Good luck this school year to all our young members.



COMMUNITY CORNER

DMCU presented Alternatives for Girls with a \$1,000 donation thanks to contributions from our members and the DMCU team.

