

July 2024

# Diversified

## MEMBERS CREDIT UNION

### 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!**



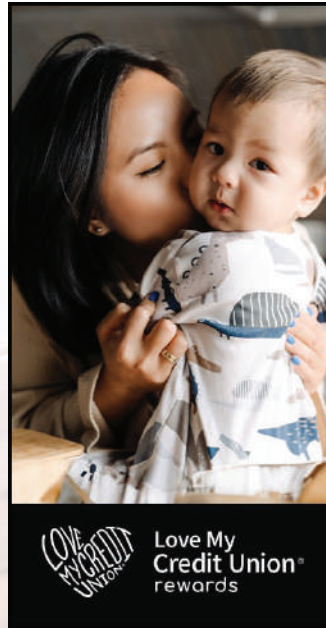
### Graduate to Greater Savings!

Starting a new chapter as a grad comes with some cool perks, like receiving money through gifts or grants. At DMCU, we're all about making that cash grow with special offers exclusively for recent high school or college graduates!

1. Earn 5.50% APY<sup>1</sup> with our 12-month Cap & Gown CD Special.
2. Receive a \$25 gift card when you make and complete an appointment with a financial coach.<sup>2</sup>
3. Earn \$10 a month with DMCU's Give Back Checking Account.<sup>3</sup>

Call us at **(313) 568-5000** or [visit one of our branches](#).

1. APY=Annual Percentage Yield. This limited time offer is only extended to members in DMCU's youth club ages 17-22. The minimum deposit is \$200, and the max deposit is \$10,000. New money only; money that was not already on deposit with DMCU prior to opening the Cap & Gown CD.
2. Financial coaching appointments are for members ages 17 and older. Members who are not 18 years of age must have a parent/guardian with them for their appointment. You must complete your appointment to receive a \$25 gift card. This limited time offer is only extended to members in DMCU's youth club ages 17-22.
3. All checking accounts are subject to approval. See membership disclosure for checking requirements.



## trust&will

Easy. Affordable. Secure.

**Members Save 20%**  
on any online estate plan

SCAN QR CODE TO GET STARTED  
OR VISIT  
[lovemycreditunion.org](http://lovemycreditunion.org)



# CD Special

## LIMITED TIME OFFER

# 5.40% APY\*

## 10-Month

### Your Credit Goals

Start Now

Check out DMCU's free credit monitoring service **SavvyMONEY** to start your credit card goals today! You can sign up for **SavvyMONEY** with your DMCU online banking or mobile app and help you track your credit goals with ease!

Please visit us at [dmcu.com/cd-special/](https://dmcu.com/cd-special/) to learn more!

\*APY = Annual Percentage Yield. Member NCUA. New Money Only.

# 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](http://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](http://www.co-opnetwork.org)

888.287.9475



Routing & Transit #: 272078297

Xtend [xtendcu.com/branches/find/xtend](http://xtendcu.com/branches/find/xtend)

## Community Corner

D-Rob Cares Foundation was our 2024 Charity Madness Winner. During our Charity Madness they raised over \$14,000 for their foundation and DMCU donated \$2,000 towards their foundation for winning our annual Charity Madness. You can learn more about D-Rob Cares Foundation by visiting their website at <https://www.drobcares.org/>

Ilesha from the D-Rob Cares Foundation accepts the 2024 Charity Madness Award.



## Rates Corner\* As of 7/1/2024

	APY	CERTIFICATES OF DEPOSIT	APY
Share Savings .....	0.10%	6 Months.....	3.25%
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%	<b>MONEY MARKET</b>	<b>APY</b>
My Future Savings .....	0.35%	\$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-\$499,999.....	2.25%
		\$500,000-\$999,999 .....	2.75%
		\$999,999 and over .....	3.25%

\*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](http://DMCU.COM) FOR CD SPECIALS!

## UPCOMING SHRED DAYS

Safely dispose of your old documents at one of our DMCU locations from 9 am - 12 pm on the following days:

**Detroit Office:** Saturday, July 27

**Clawson Office:** Saturday, August 3

**Novi Office:** Saturday, August 10

\*\*Please limit your items to what would fill four bankers 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**

**THURSDAY, JULY 4**

**LABOR DAY**

**SATURDAY, AUGUST 31\* - MONDAY, SEPTEMBER 2**

\*Only Detroit/Novi Drive-Through open on Saturday