

October 2024

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 17**, for International Credit Union Day and receive an appreciation gift from DMCU!

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

EASY LOAN

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 1, 2024. More information coming soon. Please check dmcu.com.



1% CASH BACK SPECIAL

DMCU'S 1% CASH BACK PROMOTION HAS BEEN EXTENDED TO OCTOBER 31! You can earn 1% cash back when you finance a new car, used car, motorcycle, boat or camper or refinance your current vehicle loan from another financial institution with DMCU!*

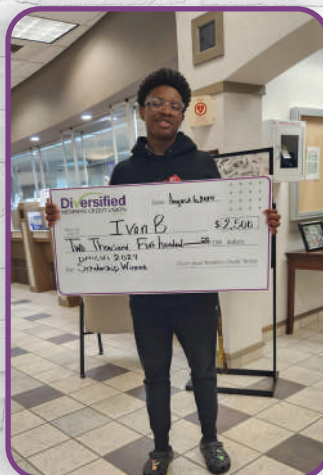
You can apply here >>> <https://apply.dmcu.com/>

**Subject to approval. Minimum loan amount to qualify for cash back is \$10,000. Money will be deposited into a DMCU savings account. Loans currently financed by DMCU are excluded from this offer. Maximum cash back is \$500. Excludes rate genius loans and indirect dealership loans. Offer ends 10/31/2024. Offer not available on loans closed before 7/1/2024.*

DMCU's 2024 Scholarship Winners



ANNIE Z.
University of Michigan



IVAN B.
Western Michigan University



NICK S.
Michigan State University



REGINA W.
Purdue University

Diversified

MEMBERS CREDIT UNION

LOCATIONS

Main Office/Drive Thru

1480 E. Jefferson Avenue • Detroit, MI 48207

HOURS

Mon – Thurs: 8:30AM-4:30PM

Fri: 8:30AM-6:00PM / Sat: 9:00AM-1:00PM

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 313.568.5000 F 313.309.3430

Clawson

625 N. Main • Clawson, MI 48017

HOURS

Mon – Thurs: 8:30AM-4:30PM

Fri: 8:30AM-6:00PM / Sat: 9:00AM-1:00PM

P 313.568.5000 F 248.435.7845

TF 800.482.2667

Novi

25880 Novi Rd. • Novi, MI 48375

HOURS

Mon – Thurs: 8:30AM-4:30PM

Fri: 8:30AM-6:00PM / Sat: 9:00AM-1:00PM

P 313.568.5000 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

Happier Holiday Loans

Let us make shopping for the holidays easier with DMCU's Happier Holiday Loan. Starting November 1 through December 31, 2024, we will be offering special holiday rates on personal loans. Check back soon!



COMMUNITY CORNER

DMCU presented Haven Homes of Detroit a \$1,300 donation. Thanks to the contributions from our members and the DMCU team.



CONGRATS TO OUR BACK-TO-SCHOOL BASH WINNERS

Cameron, Santiago, and Karalynn each won a \$100 DMCU VISA Gift Card. Good luck this school year to all our young members.



Holiday Closings

COLUMBUS DAY

MONDAY, OCTOBER 14

VETERANS DAY

MONDAY, NOVEMBER 11

THANKSGIVING

THURSDAY, NOVEMBER 28

CHRISTMAS

TUESDAY, DECEMBER 24*

WEDNESDAY, DECEMBER 25

*ALL BRANCHES CLOSE AT 1PM ON TUESDAY, DECEMBER 24

NEW YEAR'S

WEDNESDAY, JANUARY 1, 2025

Rates Corner* As of 10/1/2024

	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%		
My Future Savings	0.35%		

*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.

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-\$499,999.....	2.25%
\$500,000-\$999,999	2.75%
\$1,000,000 and over.....	3.25%

VISIT DMCU.COM FOR CD SPECIALS!



Love My
Credit Union®
rewards

trust&will

Easy. Affordable. Secure.

Members Save 20%
on any online estate plan

SCAN QR CODE TO GET STARTED
OR VISIT
lovemycreditunion.org

