Diversified MEMBERS CREDIT UNION





Did you know that each year we give a bonus dividend on your savings? This year we gave members a 15% bonus dividend on dividends earned in 2024. This includes dividends earned for all shares, sub shares, IRA shares, and money market accounts. (Certificates are excluded). The total bonus dividend paid was over \$82,000.

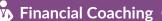
Additionally, if you paid interest on an eligible DMCU consumer loan in 2024, you may have been eligible to receive a rebate of 5% on the interest paid. (Excludes mortgages, home equities, credit cards, business loans, indirect loans, and loan specials). The total rebate back to members was over \$180,000.

And that's not all. We gave nearly **\$495,000** in rebates, cash back and reward incentives to members with a Give Back Checking Account. We gave over \$84,000 to our youngest savers who have a My Future Savings Account. We gave over \$16,000 to members who have a Save to Win Certificate.

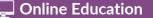


Financial Pathfinders

Financial Wellness For Your Employees









Learn more at dmcu.com!



Receive \$10 a month!

Give Back Checking

Each month that you qualify you'll receive \$10 deposited to your checking account and refunds on up to \$25 of ATM fees. Scan the QR to learn more!









NOTICE OF ANNUAL MEETING

The annual meeting will be held on Thursday, May 15, 2025 5:00pm at the Detroit Main Branch

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

David H. Brooks, III - Board Chair

Anthony Lamerato - Vice Chair

Jerome Pokorski - Secretary

Andrew Pollack - Treasurer

Supervisory Committee:

Allen Lewis - Supervisory Committee

Daniel Allen-Supervisory Committee



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







CERTIFICATES OF DEPOSIT

6 Months.....

4.00%

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

COMMUNITY CORNER

Thanks to our members and staff, we were able to donate \$1,300 to Change the World for You in October.

To learn more about this great charity, visit ctw4you.com.



Holiday Closings

MARTIN LUTHER KING, JR. DAY MONDAY, JANUARY 20, 2025

PRESIDENTS DAY

MONDAY, FEBRUARY 17, 2025



Exclusive Discounts on Tax Prep.

And get a chance to win \$10,000.







SCAN QR CODE TO GET DISCOUNT OR VISIT OUR CREDIT UNION WEBSITE



Rates Corner* As of 1/1/2025

	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%

24 Months 2.75%
36 Months
60 Months 2.25%
MONEY MARKET APY
\$2,500-\$24,9991.00%
\$25,000-\$49,9991.30%
\$50,000-\$99,9991.60%
\$100,000-\$249,9991.85%
\$250,000-\$499,9992.10%
\$500,000-\$999,9992.60%
\$1,000,000 and over 3.10%
VISIT DMCU.COM FOR CD SPECIALS!



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on any online estate plan

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