

January 2025

# Diversified

## MEMBERS CREDIT UNION

### We gave back over **\$850,000** to members in 2024!

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

 Financial Coaching  Year-Round Support  
 Online Education  Financial Workshops

[Learn more at dmcu.com!](https://dmcu.com)

**Diversified**  
MEMBERS CREDIT UNION  
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!



**Diversified**  
MEMBERS CREDIT UNION  
dmcu.com

## 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



# 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](http://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](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

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](http://ctw4you.com).



## Holiday Closings

**MARTIN LUTHER KING, JR. DAY**

**MONDAY, JANUARY 20, 2025**

**PRESIDENTS DAY**

**MONDAY, FEBRUARY 17, 2025**

**WIN TAX SEASON!**



**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	CERTIFICATES OF DEPOSIT	APY
Share Savings .....	0.10%	6 Months.....	4.00%
Sub Share Savings.....	0.10%	12 Months.....	3.50%
IRA.....	0.45%	12 Months Save to Win.....	3.00%
(Roth and Traditional)		24 Months .....	2.75%
HSA-Health .....	0.10%	36 Months .....	2.50%
Share Draft .....	0.05%	60 Months .....	2.25%
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 .....	1.00%
\$25,000-\$49,999.....	1.30%
\$50,000-\$99,999.....	1.60%
\$100,000-\$249,999.....	1.85%
\$250,000-\$499,999.....	2.10%
\$500,000-\$999,999 .....	2.60%
\$1,000,000 and over.....	3.10%

VISIT [DMCU.COM](http://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](http://lovemycreditunion.org)

