



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!

- Cap & Gown CD - Earn 4.50% APY with our 12-month Certificate of Deposit Special.¹
- \$25 gift card when you make an appointment with a financial coach.²
- Earn \$10 a month with DMCU's Give Back Checking account.³

¹APY=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. One withdrawal is allowed without penalty during the 12-month period. Upon the second withdrawal normal penalty will apply and CD will be closed. Offer ends 7/31/2025.

²Financial 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. Offer ends 7/31/2025.

³All checking accounts are subject to approval. See membership disclosure for checking requirements.



Why You Should Use a Credit Card for Car Rentals



As you know, DMCU debit cards can no longer be used for car rentals. This change was made to protect our members and reduce fraud risks. For your safety, we encourage you to use a credit card for car rentals to ensure a smoother experience.

When renting a car, using a credit card instead of a debit card can save you time, money, and hassle.

Here's why:

- ✓ Stronger Fraud Protection – Credit cards provide better security against unauthorized charges and don't give direct access to your bank account.
- ✓ No Frozen Funds – Rental companies place a hold on your card as a security deposit. With a debit card, this hold ties up your money for days or even weeks.
- ✓ Easier Dispute Resolution – If you're wrongly charged for damages or fees, credit cards make disputes much easier to handle.
- ✓ No Credit Checks – Some rental companies require a credit check for debit card users, which could impact your credit score. Credit cards don't have this requirement.

Don't have a DMCU Visa Credit Card? Apply for one today at dmcu.com.

**All credit cards are subject to approval.*

Effective July 1, 2025

The following regulatory changes for check holds will occur: Next day availability will increase from \$225 to \$275. The amount made available for withdrawal on exception holds for large deposits, new accounts and other covered exceptions will increase from \$5,525 to \$6,725. Please review our full membership agreement at: <https://dmcu.com/privacy-policy/> to view these changes.



Honoring Our Loan Review Committee

At our Annual Meeting, we honored our Loan Review Committee, and we are grateful for their service at DMCU.

Sandra C. has served on the Loan Review Committee for 31 years.

Jimmy R. has served on the Loan Review Committee for 23 years.

Donna M. has served on the Loan Review Committee for 1 year.



Home Equity Loans

Low enough to make it happen.

All loans subject to approval. Equal Housing Lender. NMLS #1162028

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

NMLS #: 1162028

Xtend xtendcu.com/branches/find/xtend



Rates Corner* As of 7/1/2025

	APY	CERTIFICATES OF DEPOSIT	
Share Savings	0.10%	6 Months	4.00%
Sub Share Savings	0.10%	12 Months	3.50%
IRA (Roth and Traditional)	0.45%	12 Months Save to Win	3.00%
HSA-Health	0.10%	24 Months	2.75%
Share Draft	0.05%	36 Months	2.50%
Christmas Club	0.30%	60 Months	2.25%
Vacation Club	0.30%		
My Future Savings	0.35%		
		MONEY MARKET	
		\$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%

*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!

COMMUNITY CORNER



DMCU presented a \$900 donation to our charity of the quarter, American Cancer Society-Voices of Black Women.



As a credit union, supporting our community is at the heart of what we do. We are immensely proud of our Locally Owned, Locally Loved partnership with WXYZ-TV Channel 7. Our latest commercial features Detroit People's Food Co-Op. Learn more about them at detroitpeoplesfoodcoop.com.

Stay Connected

Stay in the loop with exciting credit union updates, money-savvy tips, exclusive offers, and more!

Follow DMCU on social media!

@DiversifiedMembersCreditUnion



Diversified
MEMBERS CREDIT UNION

Holiday Closings

INDEPENDENCE DAY

Friday, July 4

LABOR DAY

Saturday, August 30* - Monday September 1

(*Only Detroit/Novi Drive-Thru open on Saturday)

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, August 9

Clawson Office: Saturday, August 16

Novi Office: Saturday, August 23

**Please limit your items to what would fill four banker's 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.