

Diversified

MEMBERS CREDIT UNION

October 2025

International Credit Union Day

Thank you for being a member of
Diversified Members Credit Union!

Stop by your local DMCU Branch
THURSDAY, OCTOBER 16, for International
Credit Union Day and receive an
appreciation gift from DMCU!

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

DMCU'S HIGH YIELD CHECKING ACCOUNT!

DMCU's High Yield Checking is a high interest checking account that can pay YOU cash dividends just using your DMCU debit card and eStatements. Not only is this a great rate for you to make the most of your money, but we are also not charging a monthly fee for this account. You would just need to meet the monthly requirements below.

**Dividends up to 7.00% APY* on balances up to \$7,500
after meeting monthly qualifications:**

- Enroll in eStatements
- Direct deposit of at least \$500 per month
- Minimum 15 debit card transactions

*APY = Annual Percentage Yield. Rate is subject to change at any time. All accounts are subject to approval. One high yield checking account per membership. Must enroll in eStatements, have a minimum direct deposit of \$500 per month, and use your Diversified Members Credit Union Debit Mastercard® at least fifteen (15) times per month on signature and/or PIN-based transactions this does not include ATM transactions to earn increased APY. Transactions that are pending on your account and have not posted as of the end of the monthly qualification cycle will not count as a qualifying transaction for that cycle. If all qualifications are met, a high yield APY will apply to account balances of \$7,500.00 or less and a lower APY will apply to balances of \$7,500.01 or more. If you do not meet the qualifications during the qualification cycle, your entire balance earns the lower APY for that cycle. Your deposits are federally insured by the NCUA up to \$250,000.

DMCU's 2025

Scholarship Winners

ERYKAH B.

Michigan State University



ANDRE B.

Harvard Extension School



SKYLAR P.

Alabama A&M University



ELIZABETH S.

University of Notre Dame



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 10/1/2025

	APY
Share Savings	0.10%
Sub Share Savings	0.10%
IRA	0.45%
(Roth and Traditional)	
HSA-Health	0.10%
Share Draft	0.05%
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.

CERTIFICATES OF DEPOSIT	
6 Months	3.60%
12 Months	3.50%
12 Months Save to Win	3.00%
24 Months Save to Win	2.75%
36 Months Save to Win	2.50%
60 Months Save to Win	3.75%

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%

VISIT DMCU.COM FOR CD SPECIALS!

COMMUNITY CORNER

Back-to-School Bash!

Harper, Blake, and Sebastian are off to a great start this school year. Congrats on winning DMCU's Back to School Bash and each scoring a \$100 gift card. *We wish you all the best this school year!*



DMCU
presented Susie
Q's Kids Inc a
\$980 donation.

Thanks to the
contributions
from our
members and
the DMCU team.



trust&will

Members Save 20%
on any online estate plans

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



Holiday Closings

COLUMBUS DAY

MONDAY, OCTOBER 13

VETERANS DAY

TUESDAY, NOVEMBER 11

THANKSGIVING

THURSDAY, NOVEMBER 27

CHRISTMAS

WEDNESDAY, DECEMBER 24*

THURSDAY, DECEMBER 25

(*ALL BRANCHES CLOSE AT 1PM ON WEDNESDAY)

NEW YEAR'S

THURSDAY, JANUARY 1, 2026

Stretch Your Holiday Budget Personal Loans

As Low As

9.99%
APR*



*APR = Annual Percentage Rate. All loans subject to approval. Rates effective as of 9/23/2025. Rates and terms may vary. Fixed rates range from 9.99%-15.99% and is based on certain criteria. Rates are subject to change at any time. Equal Housing Lender.