

Diversified

MEMBERS CREDIT UNION

January 2026

We gave back over **\$840,000** to members in 2025!

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 2025. 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 \$86,000.**

Additionally, if you paid interest on an eligible DMCU consumer loan in 2025, 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 \$123,000.**

And that's not all. We gave over **\$530,000** in rebates, cash back and reward incentives to members with certain Checking Accounts. We gave over **\$85,000** to our youngest savers who have a My Future Savings Account and over **\$16,000** to members who have a Save to Win Certificate.



NOTICE OF ANNUAL MEETING

The annual meeting will be held on
Thursday, May 14, 2026
5:00pm at the Detroit Main Branch

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

Andrew Pollack - Vice Chairperson
Dr. Janisse Green - Treasurer
Carl Jarboe - Director

Exclusive Rate Drop!



trust&will

Members Save 20%
on any online estate plans

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



Unlock 1% Off Current 30-Year Fixed Rates

Make homeownership more affordable with Diversified Members Credit Union. Our exclusive mortgage products offer rates 1% lower than today's 30-year fixed, helping you save thousands over the life of your loan. Ready to own for less? Contact us today and let's make it happen.

Contact us today!

Diversified Members Mortgage Team
diversifiedmortgages@memberfirstmortgage.com
(855) 636-1059 | NMLS ID #1162028



Purchase a
New Home



Refinance your
Current Mortgage



Get a Better
Interest Rate



Lower Mortgage
Payments

*This is not a commitment to lend. All lending products are subject to credit and property approval. Refinancing an existing mortgage loan may cause the total finance charges to be higher over the life of the loan. Additional restrictions may apply. Diversified Members Credit Union (1480 E Jefferson, Detroit, MI 48207) | (313) 568-5000x163 | NMLS ID: 1162028. Diversified Members Credit Union is a licensed Mortgage Lender/Service. For licensing information, please visit www.nmlsconsumeraccess.org. Equal Housing Opportunity.



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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 1/1/2026

	APY	CERTIFICATES OF DEPOSIT	APY
Share Savings	0.10%	6 Month	3.60%
Sub Share Savings	0.10%	12 Month	3.50%
IRA	0.45%	12 Month Save to Win	3.00%
(Roth and Traditional)		18 Month Special	4.30%
HSA-Health	0.10%	24 Month	2.75%
Share Draft	0.05%	48 Month	3.00%
Christmas Club	0.30%	36 Month	2.50%
Vacation Club	0.30%	60 Month	3.00%
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.

	APY
MONEY MARKET	
\$2,500-\$24,999	0.85%
\$25,000-\$49,999	1.15%
\$50,000-\$99,999	1.45%
\$100,000-\$249,999	1.70%
\$250,000-\$499,999	1.95%
\$500,000-\$999,999	2.45%

VISIT DMCU.COM FOR CD SPECIALS!

COMMUNITY CORNER

DMCU was proud to present Michigan Humane with a \$1,800 donation.



Diversified Members Credit Union is transitioning to Main Street Inc. from Harland Clarke for check ordering as part of our ongoing efforts to enhance service delivery, operational efficiency, and cost effectiveness. During this transition, members may notice changes to the check ordering experience. No action is required at this time. Additional information will be shared as the transition progresses. We appreciate your patience as we implement improvements designed to support long term value for our members.

Holiday Closings

NEW YEAR'S DAY

THURSDAY, JANUARY 1, 2026

MARTIN LUTHER KING JR. DAY

MONDAY, JANUARY 19, 2026

PRESIDENTS' DAY

MONDAY, FEBRUARY 16, 2026



Important Information:

Due to distribution changes by the Federal Reserve after the U.S. Mint stopped production, our supply of pennies may be limited or unavailable upon request.

SAVE BIG ON TAX PREP

Lock In Your Discount Now

Plus, enter for a chance to win \$10K



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

