

We're Upgrading Your Experience!

A Better Banking Experience is Coming!

We're upgrading our systems to bring you a faster, smoother, and more exciting banking experience—built just for you. As our systems evolve, our commitment to you remains the same. The same trusted DMCU team is here for you every step of the way. We truly appreciate your membership and your patience as we make your experience even better!

What improvements are coming with the upgrade?

- ✓ Improved transaction processing times
- ✓ Enhanced Online and Mobile Banking
- ✓ Easier navigation and faster performance

Important Dates & Service Interruptions

To ensure a smooth and successful system upgrade, **DMCU will be closed and some services will be temporarily unavailable.** Please take note of the following dates.

- Mobile Deposits Disabled: **July 7, 2026**
- Last Day to Schedule Bill Pay: **July 9, 2026**
- Call Center Unavailable: **July 10, 2026 at 5:00 PM - July 13, 2026**
- Online Banking Unavailable: **July 10, 2026 at 5:30 PM - July 13, 2026**
- Branches Close: **July 10, 2026 at 6:00 PM**
(Shared Branching services will also be unavailable July 10-13)
- Branches Reopen: **July 14, 2026 at 8:30 AM**
- NEW Online & Mobile Banking Launches: **July 14, 2026**

(Should be available at some point during the day, as it takes time to bring the new system fully online. Thank you for your patience during this transition.)

Member Upgrade Prep

We highly recommend you review the following checklist to ensure you are prepared **before July 10**. If you have any questions, please feel free to reach out.



- ✓ **Complete major transactions** — especially anything that needs to be done in a branch.*
- ✓ **Know your Username and Password.** You will need both to log in to the new Online Banking for the first time. Fingerprint, Face ID, and PIN login will not be available during your initial login. Once you have logged in and verified your account, you can re-enable biometric login.
- ✓ **Let us know if you're traveling** the weekend of July 10, 2026.
- ✓ **Update your contact information** in Online Banking or at your nearest DMCU branch.

**Please note: Shared Branching will be unavailable from July 10 at 6:00 PM – July 13.*

Stay In the Know!

For the latest updates and more detailed information on what's staying the same and what's changing, please scan the QR code or visit dmcu.com/upgrade/.



LOCATIONS

Detroit

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



Community Corner

Thank you to our members and team for helping us raise \$1,120 for our Charity of the Quarter, Epilepsy Foundation of Michigan!

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

August 8

CLAWSON

August 15

NOVI

August 22

**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.*

Rates As of July 1, 2026



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.....2.75%

36 Months.....2.50%

48 Months.....3.00%

60 Months.....3.00%

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%

\$1,000,000 and over.....2.95%

VISIT DMCU.COM FOR CD SPECIALS!

Holiday Closings

INDEPENDENCE DAY

Saturday, July 4

LABOR DAY WEEKEND

Saturday, September 5 - Monday, September 7*

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

