



Business Checking Now Available!

DMCU members have access to another great service:

Business Checking Accounts! As a small business owner, you know how banking fees can add up. Our account is easy! Open a DMCU Business Checking Account and enjoy:

- Up to 200 items cleared and/or deposited per month*
- Earn interest with no minimum balance
- Low monthly fee of just \$10.00

Call 313-568-5000 for more information, or visit any branch to open your account.

*Additional monthly fee of \$10.00 per month will be incurred if more than 200 items are cleared or deposited per month.

Join us for National Credit Union Youth Week, April 22-26



What kid wouldn't want to throw on a trench coat, dust off an old magnifying glass and slap on a play mustache to become a detective for a day? Your children can become detectives for a day during Credit Union Youth Week

at Detroit Metropolitan Credit Union by becoming a credit union savings sleuth.

Introducing children to their inner savings sleuth will help lead them down the path of saving. Visit DMCU during the week of April 22-26 to celebrate National Credit Union Youth Week™. This year's theme, "Savings Sleuth, Solve the Mystery," shows youth and teens how DMCU can help them use their own instincts and credit union resources to meet financial goals. Visit any of our three locations and get in on the action. Youth Account members who make a deposit, or open a new account, will receive a free gift.

Get Your Tax Refund Faster with Direct Deposit!

Receive your tax refund faster with direct deposit into your DMCU account. Include your account number followed by three zeros (000) and our nine-digit routing number, 272078297, on your tax return form.

Affordable Insurance Product Now Available for Members

We are pleased to offer permanent Whole Life Insurance, Disability Income, Critical Illness and Accident Insurance through our partnership with The Family Security Plan.®

This is a cost-effective way for members to protect their families in the event of an unexpected death, disability, critical illness or accident.

Learn more at www.familysecurityplan.com, or for a personal consultation call (800) 243-2292. Our agent, Starr Hewin-Weaver, is available to assist you.



Above: PPP Family Security Plan agent, Starr Hewin-Weaver, is ready to assist DMCU members with their insurance needs.

Win FREE Tickets to a Detroit Tigers Game from DMCU!

To receive an entry in our drawing to win tickets to a Tigers game you must complete one of the following:

- Secure a loan of \$3,000.00 or more
- Open a new account
- Obtain a DMCU Debit Card

All eligible members* who qualify based on one of the above criteria will have their name entered in a drawing. One name will be drawn at random each week through September, 2013. For more information about our accounts, or to access our current loan rates, visit www.dmcu.com.

*Eligible members' names will be entered into the random drawing upon closing on their qualifying loan of \$3,000 or more, opening a new account, or obtaining a DMCU Debit Card. Names will be drawn weekly from April, 2013, through September, 2013. Tickets are for the game awarded. Exchanges will not be allowed.

HOLIDAY CLOSINGS

MEMORIAL DAY
Monday, May 27th...Closed

INDEPENDENCE DAY
Thursday, July 4th...Closed

Second Quarter Dividends*

04/01/2013 - 06/30/2013

	APR	APY
Shares	0.30%	0.30%
IRA	1.00%	1.00%
Share Draft	0.10%	0.10%
Christmas Club	0.35%	0.35%
(11/01/12 thru 10/31/13)		

	APR	APY
6 mo. CD	0.60%	0.60%
12 mo. CD	0.75%	0.75%
24 mo. CD	1.00%	1.00%

*Rates on CDs are subject to change without notice. Dividends on 12- and 24-month CDs are paid on the quarterly anniversary of when the CD was opened. Dividends on 6-month CDs are paid at maturity.

2013 Annual Meeting to be Held May 23rd

Join us Thursday, May 23rd for our Annual Meeting. It will be held at our main office, located at 1480 East Jefferson in Detroit, at 5:00 p.m.

Petitions for nominations were due in our office by March 15, 2013. No valid petitions were submitted. Therefore, incumbents Robert Pontoo, Bruce Kennedy and Virginia Sikora will continue to serve the credit union and its members in their current capacities on the Board of Directors, and Jon Messner will continue serving on the Supervisory Committee.

www.dmcu.com

CU *Talk 800-860-5704, CU ID # 166 • Routing and Transit # 272078297

MAIN OFFICE / DRIVE THRU
1480 E. Jefferson Avenue, Detroit, MI 48207
Phone 313-568-5000 • General Fax 313-568-6170
Loan Department Fax 313-262-0155
Mon 8:00 - 4:30, Tues - Thurs 8:30 - 4:30, Fri 8:00 - 6:00
COLEMAN A. YOUNG MUNICIPAL CENTER
2 Woodward, Suite 118, Detroit, MI 48226
Phone 313-202-9388 • Fax 313-309-3430
Mon, Wed, Thurs 8:00 - 4:30, Tues 8:00 - 12:00,
Fri 8:00 - 5:00 - Subject to Change

BLOOMFIELD TWP. SATELLITE OFFICE
500 Hulet Drive, Bloomfield Twp., MI 48302
inside the Operating Engineers Local 324 Headquarters
Phone 248-836-3417 • Fax 248-836-3418

Call for appointment
CLAWSON FINANCIAL
625 N. Main, Clawson, MI 48017
Phone: 248-435-0950 • Fax: 248-435-7845
Mon - Tues 8:30 - 4:30, Wed 8:30 - 4:00
Thurs 8:30 - 4:30, Fri 8:30 - 6:00
800-482-2667



CREDIT UNION
FAMILY SERVICE CENTERS
www.co-opnetwork.org
1-888-CU-SWIRL (branch locator)
1-888-SITE-COOP (ATM locator)



MORTGAGE CENTER
(800) 353-4449 • mortgagecenter.com

Xtend NETWORK
<http://xtendcu.com/branches/find/xtend>



For members. For life.



Officials Serving the Membership

BOARD OF DIRECTORS

Albert Patrick, Jr, Chairperson
Dr. Pamela Scales, Vice Chairperson
Dave Hart, Treasurer
Francis Allen, Secretary

Richard Caretti, Director
Ronald Hewitt, Director
Bruce Kennedy, Director
Robert Pontoo, Director
Virginia Sikora, Director

SUPERVISORY COMMITTEE

Edward Rago, Chairperson
Jon P. Messner
Gene P. Moss

LOAN REVIEW COMMITTEE

Sandra A. Coleman, Chairperson
Nicholas Degel
Ronald W. Hamilton
William Parks
Jimmy Roberts

MANAGEMENT

Kathie Trembath, CEO
Kevin Finneran, CFO
Jackie Birotte, Office Manager

Summer Celebration!

Saturday, June 15th - Clawson Financial branch

Saturday, July 20th - Main Branch



Fun for the Whole Family!

Our annual Summer Celebration Open House is our way to say "thank you" to loyal DMCU members.

Join us at our **Clawson Financial Branch on Saturday, June, 15th, or at our Main Branch Saturday, July 20th** to enjoy free lunch and entertainment.

Meet with vendors to learn about special offers just for DMCU members. **Our Open House is in our parking lot and is FREE!** You'll find something for every member of the family. This year's events will feature a classic car viewing.

Event Schedule:

Clawson, Saturday, June 15th:

Games.....10:00 - 3:00
Train Ride.....11:00 - 2:00
Lunch.....11:00 - 2:30
Hula-hoop Contest.....11:30-12:00
Balloon Creations and Dance
with your favorite characters.....1:30-2:30
Twist Contest.....2:30-3:00

Main Branch, Saturday, July 20th:

Games.....10:00 - 3:00
Train Ride.....11:00 - 2:00
Lunch.....11:00 - 2:30
Blue Pigs (Entertainment).....12:00 - 1:00
Hula-hoop Contest.....11:30-12:00
Balloon Creations and Dance
with your favorite characters.....1:30-2:30
Twist Contest.....2:30-3:00

Enjoy complimentary hot dogs, nachos, popcorn, lemonade, & cotton candy



Today
"We Believe in You"



April 2013

Mission Statement:



"To provide friendly, personal, financial services in a professional atmosphere to all members."

CLAWSON FINANCIAL

Free Workshop

12 Money Mistakes You Can't Afford to Make!
Wednesday, May 15, 2013

Seminar begins at 5:00 p.m., Clawson Financial Branch

Are you only making minimum payments on Credit Cards? Do you want to avoid overpaying on your mortgage or taxes? Would you like to have an appropriate amount in savings?

Whether you are an experienced money manager or just starting out, the free workshop – *12 Money Mistakes You Can't Afford to Make!* will help you along with proven tips and tools to deal with the common mistakes that can cost people hundreds of thousands of dollars. Attend this **FREE** seminar presented by GreenPath Debt Solutions. Registration is required and is limited to 40 participants. Please call 313-899-7676 by May 14th to ensure your spot.



Attention Kenwood Elementary and Schalm Elementary Students

Do you have a Clawson Financial Youth Savings Account? If you make a deposit into your account the next time a Credit Union Representative visits your school, your name will be entered into a drawing to win AMC movie tickets!

Upcoming Events in Clawson

Lobby Days

Visit with vendors to learn more about Credit Union membership benefits.

Sprint..... Tuesday, April 30 10:00-2:00
Sprint..... Friday, May 10 10:00-2:00
Costco Friday, May 24 10:00-2:00
Costco Friday, June 21 10:00-2:00

Shred Day, May 4th

Reduce your risk of identity theft by shredding your sensitive documents for **FREE** at the Clawson Financial branch on Saturday, May 4th from 9:00 a.m. - 1:00 p.m. Bring up to four banker boxes full of old bills, statements, junk mail, pre-approved credit offers and more, and have them destroyed.

Red Wings Giveaway Winner

Congratulations to Olivia Tokarski, the first winner of our Clawson Financial Red Wings Giveaway. Olivia walked away with a hockey stick autographed by Brad Stuart, complete with a letter of authenticity.



Clawson Branch Monthly Charities

January/February

Thanks to the generosity of our members and staff, we raised \$193.80 for "Blessings in a Backpack", an organization that ensures impoverished elementary school children are fed on the weekends throughout the school year.

April, 2013

Charity of the Month:

Clawson's Lions Club,
Dedicated to helping a multitude of individuals and organizations with financial and volunteer support.

May, 2013

Charity of the Month:

Claws and Paws,
raising funds and awareness for a shelter for animals.

June, 2013

Charity of the Month:

Larry Auger Memorial Scholarship Fund,
29th Annual Larry Auger Memorial Golf Outing Benefiting Clawson School Scholarships & Chamber Programs

FREE Coin Counting Available

Our Clawson Financial branch has a coin counting machine that is free for all members. You could save some significant cash! Coin Star, found in local grocery stores, charges a fee to cash in your change. Why pay when you don't have to!



MAIN BRANCH

Our CHARITABLE Donations

Thank you for supporting our efforts to help worthwhile organizations in our community. To donate, look for the collection bucket near the reception desk with the charity name prominently displayed.

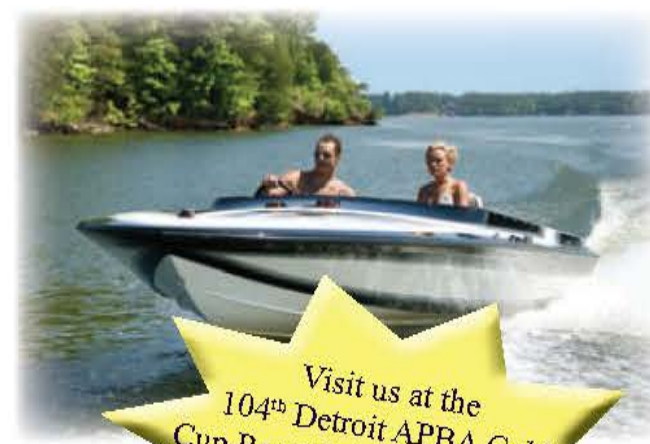
DECEMBER: We collected donations for the Salvation Army. Our employees and members donated \$277.26.

JANUARY: We collected \$211.00 for Macomb Literacy Partners, an organization that helps adults with problems reading, writing or speaking English.

FEBRUARY: We raised \$300.00 for Covenant House of Michigan, an organization that serves homeless youth with a network of shelters.

Enjoy the Water this Summer

Detroit Metropolitan Credit Union offers competitive rates and flexible terms — including extended terms — on new and used boats and jet skis. There's never been a better time to enjoy the many lakes and rivers of the Great Lakes State! Apply online or at any branch, and hit the waterways this summer. **We will have free general admission tickets to the races available on a first come, first served basis at each of our locations.**



Visit us at the
104th Detroit APBA Gold
Cup Races July 13-14, 2013 on
the Detroit River.

Clean Up with SaveUp



Detroit Metropolitan Credit Union and SaveUp are here to help you get a jump start on your spring cleaning. When you play SaveUp, your smart financial decisions mean more chances to win fun prizes. You could clean up with prizes like an appliance makeover, rainy day fund or even a \$2 million jackpot!

Track Your Success

SaveUp lets you see all your accounts in one place and helps you track your financial progress. Now, keeping your finances in focus has never been easier.

Lobby Days

Visit our main branch to learn about some of the benefits available to DMCU members. Representatives will be available from 10:00-2:00 to answer your questions and explain their programs.

Costco Friday, April 5
Sprint..... Wednesday, May 1
Costco Wednesday, May 1
AAA..... Friday, June 7
Sprint..... Friday, June 7

FREE Workshop Be Credit Wise

Back by popular demand: *Be Credit Wise: Understanding Your Credit Report.* Join us at our Main Branch on Tuesday, June 4th, for this informative session sponsored by Detroit Metropolitan Credit Union. Learn how to read and understand your credit score, why it is important, what affects it, and how to improve it. Registration for this seminar is required and is limited to 40 participants. Please call 313-899-7676 by Monday, June 3rd, 2013 to reserve your spot.

It just takes three easy steps:

- Register your accounts on SaveUp's secure website
- Earn credits to play when you save money or reduce your debt
- Win rewards by playing games online

Start playing today at
www.saveup.com/dmcu.

Shred Day is Saturday, May 4th

Shred your sensitive documents* for **FREE** at our main office on Saturday, May 4th from 9:00 a.m. - 1:00 p.m.

**Maximum allowed is four banker boxes.*

Celebrate Cinco de Mayo with DMCU

Visit our Main Branch on Friday, May 3rd to celebrate Cinco de Mayo. We'll have free snacks in the lobby. Then watch for DMCU representatives in the Cinco de Mayo parade at 12:00 p.m. on May 5th, starting from Patton Park (Vernor Hwy & Woodmere St.) and travelling west to Clark Park (Scotten St. & Vernor Hwy.).

DMCU DEALS Discount Theme Park Tickets Available

This year we are selling discount tickets to Cedar Point, Michigan's Adventure and the Michigan Renaissance Festival. Theme park tickets will be available at each of our locations. Visit our website for pricing information.

Fee-free Visa Travel Card

Before your vacation, visit one of our branches to pick up your Visa Travel Card. When you get a new card during April, June and July, we'll waive the \$8.00 fee!*

**Does not apply to reloads on existing cards.*



Mark Your Calendar

April, 2013

**Popcorn Day, Friday, April 5th
at the Main Office**

Donations accepted for CMN

Charity of the Month:

Eagle Sports Club,
helping to build life changing relationships through sports, camps and tutoring.

May, 2013

Popcorn Day, Wednesday, May 1st

Donations accepted for CMN

Charity of the Month:

Race for the Cure,
raising funds and awareness for the fight against breast cancer.

June, 2013

Popcorn Day, Friday, June 7th

Donations accepted for CMN

Charity of the Month:

Mary's Mantle,
a Catholic home for expectant mothers.

Annual Basket Drawing Coming in April

We are selling tickets for our annual Basket Drawing. This year's theme is "Spring has Sprung" Help us raise money and you could win our fabulous gardening basket! All proceeds will go to the March of Dimes.

CAYMC

Free Notary Service Available to Members

DMCU members can take advantage of our Free Notary Service available now at our Coleman A. Young Municipal Center branch. This service is also available to non-members for a small \$10.00 fee.

CAYMC Lobby Days

Come to the Coleman A. Young Municipal Center branch to meet with representatives from some of our partners. See what benefits DMCU membership has to offer. Available on the days listed below from 10:00-2:00, reps will explain their programs and answer questions.

Costco Friday, April 12
Sprint..... Friday, April 26
AAA..... Friday, May 17
Costco Friday, May 31
Sprint..... Friday, June 14

Bring Your Child to Work Day

Bring Your Child to Work Day is Tuesday, April 23rd. Stop by the Coleman A. Young Municipal Center with your child to receive a special gift honoring Earth Day.* While you're here, help us celebrate National Credit Union Youth Week, which runs April 22-26. Open an account for your child and get them started on the road to savings and financial responsibility.

**Must be a member to receive free Earth Day gift.*

