

Summer Celebration

July 20, 2013 from 10am – 3pm

at our Main Branch

*Come Meet Hooper,
the Detroit Pistons
Mascot, from
11:00 am - 1:00 pm!*



Tell all your friends and family to join!

Have fun in the sun with friends, family and other members at our free Summer Celebration!

Lunch • Games • Music • Prizes

Join the staff of DMCU in showing our appreciation to you, our loyal members, for our free event. Bring your family and friends to our main branch on E. Jefferson Avenue so they can experience the credit union difference. Enjoy classic cars, entertainment provided by the Blue Pigs, fun games, train rides and even hula-hoop and twist dance contests. Lunch will be provided from 11:00 am until 2:30 pm with hot dogs, nachos, popcorn, cotton candy and lemonade.

*We hope to see
you there!*



Shared Branching is here at DMCU!

DMCU is now a shared branching location allowing credit union members to use any of our branch locations to perform transactions on their credit union account(s). With shared branching, credit unions from all over the country share facilities to give credit union members thousands of convenient locations to perform transactions just as if they were at their own credit union's branch. Whether you are at work, home, or your favorite travel destination, your credit union is always nearby.

Anywhere you see the swirl, you can conduct a range of transactions, such as:

- Deposits
- Withdrawals
- Loan Payments
- Make transfers between accounts
- Purchase money orders and official checks
- And more!

Visit www.dmcu.com and click on the Shared Branch swirl to find more than 5,000 locations nationwide!



Attention all Shutterbugs: You Could Win a \$25 Deposit!

DMCU will be holding a "scenic photo" contest. Each quarter we would like to change the masthead of our newsletter to a photo of a well recognized scenic location in Oakland, Macomb or Wayne County. The photo needs to be in a high resolution landscape file (300 dpi). Call (313) 586-5000, ext. 338 for more info. Please email your photo to laurac@dmcu.com. Winners will be notified by phone. All entrants will be listed on our website along with their photo.



Clawson Financial

Thanks for a Great Summer Celebration!

Here are some great photos from our Summer Celebration that was held on Saturday, June 15th!

A big thank you to our hardworking staff and all the members and neighbors that attended our first Annual Summer Celebration at our Clawson Financial branch!



Our Clawson Branch Charities!

► July 2013

A-T Children's Project – A 501c3 non-profit organization that is dedicated to treating and finding a cure for ataxia-telangiectasia (A-T), a rare genetic disease that attacks children, causing progressive loss of muscle control, cancer, and immune system problems.

► August 2013

Clawson Rotary Strive Scholarship Program – A mentoring program for students who are struggling in school. Clawson Rotarians mentor these students and if students can bring their grades up they can qualify for a scholarship.

► September 2013

Mary's Children Family Center – Provides a day program for adults with severe brain injuries that are beyond the stage of recovery where intense rehabilitation is necessary. They provide cognitive, physical, occupational and recreational activities.

Donations that Clawson Financial has supported this year:

- Blessings In A Backpack
- Larry Auger Memorial Scholarship Fund Golf Outing
- Clawson Youth Assistance
- Jimmy Marvin Memorial Fund & Benefit
- Boys & Girls Clubs of S. Oakland County
- Boy Scout Troop #1610 - Eagle Scout Project
- City Of Clawson Volunteer & Employee Picnic
- Clawson Lion's Club
- Claws and Paws
- Clawson Rotary Pancake Breakfast & Golf Classic
- Clawson Middle School PTA - 8th Grade Graduation
- Clawson Rotary Club Literacy Initiative Book Collection

Red Wings Giveaway Winner!

Congratulations to Carolyn Whitehead who won the autographed Stick from Red Wings player #22 Mike Commodore which included a letter of authenticity.



“Win a Bike to Ride this Summer” Winners!

Aliyan V. was the lucky student at Kenwood Elementary School, and Alexander S. was our winner from Schalm Elementary school!



Safe Deposit Boxes

Clawson Financial has a place to keep your valuables!

Here is our annual fee:

- 3 X 10 \$40.00
- 5 X 10 \$50.00
- 10 X 10 \$80.00

Main & CAYMC

Charities We Will Be Supporting in Wayne & Macomb Counties!

► July 2013

Horatio Williams Foundation – Dedicated to helping local youth realize personal success and achievement through a series of developmental leadership programs that will engage students in education, sports, and community service activities.

► August 2013

School Supply Initiative – Join us during the week of August 19 – 23, 2013 for the Annual Back-to-School Youth Week Bash. Every child (birth to 18 years old), who makes a deposit into their savings account for \$5.00 or more, will receive free school supplies and an entry into a drawing to receive a prize. First prize is a laptop! Second place is a movie ticket gift card and third is a flash drive. If you know a child or young adult that is not a member of DMCU, now is a great time for them to open an account! DMCU proudly supports the Metro East Chapter of Credit Unions School Supply Initiative in Macomb County!

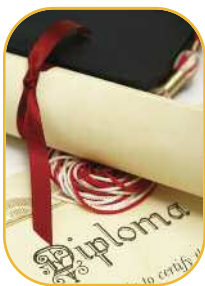
► September 2013

Phone Home For The Holidays – This program provides phone cards to our Michigan deployed military men and women serving overseas.

Donations that DMCU Main & CAYMC has supported this year:

- Macomb Literacy
- Eagle Sports Club
- Covenant House
- Race for the Cure
- March of Dimes
- Mary's Mantle

Scholarships Awarded to DPS Adult Education Graduates



On June 9, 2013, four students graduating from the Detroit Public Schools Adult Education program received \$500 scholarships toward their continuing education at local area colleges. DMCU is proud to offer these scholarships to help these students fulfill their dreams and brings them one step closer to obtaining their educational goals.



Sign up at www.dmcu.com

A NEW KIND OF REWARDS PROGRAM - Unlike other rewards programs that require you to spend large sums of money to earn points, or lock you in to specific financial products with annual fees, SaveUp is a free rewards program that connects to your existing accounts. SaveUp rewards you for increasing your savings and reducing your debt.



DMCU Members Save Big with the Sprint Credit Union Member Discount

Tired of paying too much for your cell bill? We don't blame you. So we're helping you save with the Sprint Credit Union Member Discount from Invest in America. As a DMCU member, you can save on your monthly wireless bills – plus have your activation and upgrade fees waived.



Our members can save:

- **10% off*** select personal Sprint plans
- **15% off*** select business Sprint plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing Sprint customers



Consider the Sprint Credit Union Member Discount one of the many perks for being a member!

**Ask for details.*

Visit Us at the Detroit APBA Gold Cup Boat Races

Join more than 150,000 spectators for this exciting event July 12 – 14, 2013.



Boat Race Loan Special!

NEW BOATS

Model Years: 2012-2013
As Low As

4.99%
APR*

USED BOATS

Model Years: 2011 & Older
As Low As

5.99%
APR*

**APR = Annual Percentage Rate is based on credit score and credit history and is subject to approval. Please contact us for the details and terms of this offer.*

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

Jackie Birotte will be retiring on July 26th after 35 years of dedicated service to the credit union. Jackie will be missed by all of us here at DMCU. We join together in wishing her a wonderful retirement.

MISSION STATEMENT

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

Mobile Banking with DMCU!

Download our mobile banking website for your smartphone. It is easy to bookmark this to your home screen! Keep access to your accounts at your fingertips. Remember you must be signed up for online banking to use our Mobile Banking. Contact a friendly Member Service Representative at 313-568-5000 to get signed up today!



Quarterly Dividends*

07/01/2013 – 09/30/2013

	APY
Shares	0.30%
IRA	1.00%
Checking	0.10%
Christmas Club (through 10/31/13)	0.35%
6-Month CD	0.60%
12-Month CD	0.75%
24-Month CD	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.*

Holiday Closings

Independence Day

July 4, 2013

Labor Day

September 2, 2013



Lobby Days!

With AAA & Sprint

Main	CAYMC	Clawson
9/6	9/13	9/20

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

COLEMAN A. YOUNG MUNICIPAL CENTER

2 Woodward, Suite 118, Detroit, MI 48226
Phone 313-202-9388 • Fax 313-309-3430

BLOOMFIELD TWP. SATELLITE OFFICE

500 Hulet Drive, Bloomfield Twp., MI 48302
Inside the Operating Engineers
Local 324 Headquarters
Phone 248-836-3417 (Call For Appointment)

CLAWSON FINANCIAL

625 N. Main, Clawson, MI 48017
Phone 248-435-0950 • Fax 248-435-7845
800-482-2667

CU*Talk 800-860-5704 • CU ID #166
Routing & Transit #: 272078297

www.dmcu.com

Call us or visit our website
for our hours of operation.



Credit Union Family Service Centers

www.co-opnetwork.org
888-CU-SWIRL (branch locator)
888-SITE-COOP (ATM locator)



Mortgage Center

800-353-4449 • www.mortgagecenter.com



Xtend

www.xtendcu.com/branches/find/xtend



Federally
Insured by
NCUA