

We're Giving Back! 85th Anniversary Celebration

DMCU opened its doors on November 2, 1929! To celebrate this important anniversary you could win \$85 or other great prizes in DMCU's 85th Anniversary Celebration weekly drawings! Here are the ways you can enter into the weekly drawings:

- Become a member by opening an account which includes payroll or direct deposit.
- Sign up for eStatements.
- Sign up for Online Banking with Bill Pay and pay three bills.*
- Open a checking account with a debit card and make 5 debit transactions.*
- Open a DMCU VISA and make three purchases.*

Weekly drawings will begin January 2, 2014 and continue through November 3, 2014!

**To qualify you must complete this requirement within the first 30 days of opening an account or starting a new service. No purchase necessary.*

Rebate Given Back To You! 20% on Savings and 8% on Consumer Loans!

Membership at DMCU has its benefits: lower loan rates, higher savings rates, convenient services, and **cash back!** This year, once again, we are giving back to our members in the form of a **savings dividend and loan rebates.**

If you paid interest on a DMCU consumer loan during 2013, you could be eligible for an **8% rebate** of the interest. In addition all members on record as of December 31, 2013 will receive a **savings dividend rebate of 20%** on savings dividends earned for 2013!

Three Different Loan Offers!

Auto Loan
1.99%

Fixed Annual Percentage Rate*

Balance Transfer
1.99%

Fixed Annual Percentage Rate for the first six months*

Personal Loan Offer
3.99%

Fixed Annual Percentage Rate*

*Advertised rate is the lowest available rate and for the first six months on credit card balance transfers. There is no balance transfer fee that will be applied to your line of credit. A VISA balance from a DMCU VISA does not qualify for the 1.99% APR promotional balance transfer rate. New purchases will have the regular VISA purchase APR. Please contact us for the details of this limited time offer.

SKIP-A-PAY February 2014

Just complete the form and return it to one of our locations on or before January 30, 2014 or mail in your request to:



Main Office:
1480 E. Jefferson, Detroit, MI 48207

Clawson Financial:
625 N. Main, Clawson, MI 48017



To be eligible for the Skip-A-Pay program you must meet the following qualifications:

- Loan must be 90 days old and have 3 consecutive payments.
- All accounts must be current and in good standing.
- No more than one time 30 days late within the past six months.

A \$30.00 fee per loan payment skipped will be deducted from your savings/checking. If the funds are not available, we will be unable to process your request.

This program is not available to the following loan types: any line of credit, VISA, real estate secured and loans that have been modified in any way from its original term due to a financial hardship. This offer is subject to Credit Union approval. Please note that any automatic transfer of funds will be deposited to your account for the month skipped per this agreement.

Member Information

Member Name _____ Account Number _____

Which Loan Type(s)? _____ Telephone Number _____

Loan Information

Skip-A-Pay

Payments are currently made by:

- ☐ Cash/Check
☐ Auto Transfer from Savings/Checking
☐ Payroll Deduction

Transfer \$30 fee from:

- ☐ Regular Share
☐ Share Draft Checking
☐ Cash or Check

It is agreed upon per signature, that the February 2014 payment on the loan number listed above will be deferred and extended to the end of the original term of this loan. The interest on this loan will continue to accrue. All other terms and provisions of the security agreement are unchanged and remain in full force and effect.

X
Member Signature

Date

Main & CAYMC

Charities We Will Be Supporting

► January 2014

The Michigan Humane Society (MHS) is a charitable 501(c) 3 animal welfare organization and is the largest and oldest animal welfare organization in the state, caring for tens of thousands of animals each year.

► February 2014

Sister Network which is a local and national African American Breast Cancer Survivorship Organization.

► March 2014

The **March of Dimes Michigan Chapter** awards grants to local organizations to meet the urgent needs of babies and families in our communities.

Total Giving for 2013
was more than \$9,500 supporting more
than 26 charitable organizations!

February is Black History Month - Celebrate with Us!

Please visit any of our branches to pick up your free Black History Month bookmarker! Watch for other Black History Month events at DMCU by following our Facebook page and website!



Win the Big Bucket

This bucket is filled with everything a sports fan would love. The bucket is valued at more than \$500! The bucket includes two tickets to a Pistons or Red Wings game in February 2014!

You decide. Donation tickets are \$5 for one or \$10 for three. All proceeds will be donated to DMCU charities! Drawing will be held January 27, 2014. Winner will be notified by telephone.

Welcome to Our New Members!

Welcome members of Iron Workers Local 25 Credit Union who unanimously voted to merge with DMCU in December of 2013. Soon all members of DMCU will be able to conduct transactions at the IWL25CU office located at 25150 Trans-X Drive in Novi. This location is a 1/2 mile away from the future DMCU Novi Branch located at Main Street and Novi Road (just south of Grand River). Please watch our newsletter and website for details about accessing your account in Novi and the new Novi Branch opening!

*Upcoming
Popcorn Days*
January 2, 2014
February 7, 2014
March 3, 2014

*Happy
Holidays!*

Santa Day at DMCU



CAYMC Staff



Main office staff shown with our Toys for Tots donations.

**2014 North American International
Auto Show tickets are available to be
purchased for \$9.00 a ticket at all
DMCU branch locations!**



Clawson Financial

Charities We Are Supporting

► January 2014

Justice For Lily – Lily Lynette Furneaux-Wolfenbarger was two and a half years old when her life was cut short while in the care of her stepmother. Justice For Lily will raise money so other children and families won't go through this terrible ordeal.

► February 2014

Jimmy Marvin Memorial Scholarship Fund was established in memory of Jimmy Marvin who passed away January 31, 2004 at the age of 19 from cancer. Over 68 renewable scholarships have been awarded since the fund began.

► March 2014

The March of Dimes Michigan Chapter awards grants to local organizations to meet the urgent needs of babies and families in our communities.

Celebrate Our One Year Anniversary

Stop by our Clawson Financial Branch and enjoy cookies and popcorn on Friday, January 17, 2014.

Breast Cancer Basket Winners

Clawson

Main



Scot Gregory with Paula Cesta, the Clawson branch Assistant Manager!



Lela Wilkerson with Genie Browne, the main office Receptionist!

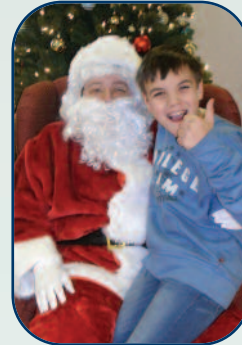
Google Nexus Tablet Winner!

Congratulations to Verna McPherson who won a Google Nexus 7 Tablet just for using her debit card to make a signature-based purchase! Verna McPherson was selected by a random drawing from more than 6.3 million entries! Remember to sign when using your debit card for purchases!



Happy Holidays

Santa Day at Clawson Financial



Clawson Staff

Win Pistons or Red Wings Tickets!

You could win tickets to a Pistons or Red Wings game when you cash in on our great loan rates! Secure a loan from DMCU for \$3,000 or more and you'll be entered into a drawing to win Pistons or Red Wings tickets. Each week one entry will be drawn through April 2014.**

**Winners will be notified by phone. No purchase necessary.

GM Credit Union Member Discount

Thanks to the Credit Union Member Discount from GM, all current and eligible credit union members can receive a special discounted price* when they purchase an eligible, new GM vehicle. This is in addition to most current incentives and special offers!



GMC

*Visit www.lovemycreditunion.org for discount details.

Officials Serving the Membership

BOARD OF DIRECTORS

Albert Patrick, Jr., Chairperson
Dr. Pamela Scales, Vice Chairperson
David Hart, Treasurer
Francis Allen, Secretary
Richard Caretti, Director
Ronald Hewitt, Director
Bruce Kennedy, Director
Robert Pontoo, Director
Virginia Sikora, Director

SUPERVISORY COMMITTEE

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

LOAN REVIEW COMMITTEE

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

MANAGEMENT

Kathie Trembath, CEO
Kevin Finneran, CFO

MISSION STATEMENT

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

2014 Annual Meeting will be on May 19, 2014 at 5 pm at our main office. The Nominating Committee has placed the following incumbents on the ballot for re-election: Richard Caretti and David Hart. Gene Moss has also been placed on the ballot for the Board of Directors. Incumbent Edward Rago has been placed on the ballot for the Supervisory Committee. If you are interested in volunteering as an official for DMCU, election petitions will be available at the credit union on February 17, 2014. All petitions must be returned to the credit union, meeting all criteria, by March 10, 2014.

Sprint® Discount!

DMCU Member's Receive:

- 10% discount on select regularly priced Sprint monthly service
- Waived activation fee on new lines (up to \$36 in savings)
- Waived upgrade fee (up to \$36 in savings)
- Buy online and receive additional savings
- Unlimited data available on select phone plans
- Ready Now, one-on-one personalized setup, is provided at select Sprint Stores

Claim your discount with Corporate ID: NACUC_ZZM

Quarterly Dividends*

1/1/2014 – 3/31/2014

	APY
Shares	0.30%
IRA	1.00%
Checking	0.10%
Christmas Club (through 10/31/14)	0.35%
6-Month CD	0.60%
12-Month CD	0.75%
24-Month CD	1.00%
36-Month CD	1.25%
60-Month CD	1.50%

*Rates on CDs are subject to change without notice. Dividends on 12-, 24-, 36- and 60-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

January 1, 2014

New Year's Day

January 20, 2014

Martin Luther King, Jr. Day

February 17, 2014

Presidents' Day

April 18, 2014

Good Friday – Closed at Noon

Lobby Days!

With Costco & Sprint

1/2 2/7 3/3

At both Main and Clawson Financial

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)



Xtend

www.xtendcu.com/branches/find/xtend



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Insured by
NCUA