

DMCU Today

"We Believe In You"



We Have Money To Lend!

Three Great Offers

When you need a loan for any reason, come to your credit union. We are offering these three low-rate Personal Loans.

Hurry! These great rates are available for a limited time. Apply online at www.dmcu.com, or stop by the credit union office today.

*Advertised rate is the lowest rate available.

Rates and terms may vary depending on credit qualifications, direct deposit and auto pay from a DMCU checking or savings account. Specified loan amounts apply.

Monthly payment examples are:

\$127.72 for 12 payments per \$1500.00 borrowed at 3.99% APR

\$132.94 for 24 payments per \$3000.00 borrowed at 5.99% APR

\$156.55 for 36 payments per \$5000.00 borrowed at 7.99% APR

This offer is for new money only. Credit Life and Disability Insurance is available for an additional fee. Offer subject to change without notice. Hurry limited time offer!

As Low As
5.99%
Fixed APR*
\$3,000 For
24 Months

As Low As
3.99%
Fixed APR*
\$1,500 For
12 Months

As Low As
7.99%
Fixed APR*
\$5,000 For
36 Months



AUTO LOANS
As Low As
1.99%
Fixed APR*

Ready, Set, Go

If you are in the market for a new auto, or if you want to refinance a higher-rate loan that you have at another lender, come to DMCU for your financing.

If you have an auto loan at DMCU, remember to keep your auto insurance current. The maximum deductibles are \$1,500 for comprehensive and collision.

Apply Today!

*APR = Annual Percentage Rate, subject to change. Rate based on credit qualifications, model year and term of loan.

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 from October 2013 through April 2014.**

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

www.dmcu.com

Electronic Services

It's Me 24/7
Online Banking

Safe • Fast • Easy

DMCU has a great online banking service! We encourage all our members to sign up for this easy to use service! Get access to your accounts 7 days a week, 24 hours a day!

You will be able to view account activity, see what funds are on hold, transfer money, make a loan payment, or any of the other easy to use options. You'll find getting your financial services done online has never been so simple!

The best way to keep your financial information safe is to sign up for eStatements. Don't allow your personal information to sit in a mailbox. Protect yourself and sign up for eStatements today.

Other things you can do through It's Me 24/7:

- View Checks Online
- Get Notified of Account Activity
- Download Into Microsoft Money
- Pay Your Bills Online
- Apply For a Loan Online
- Control How Direct Deposits are Distributed

Tell all your friends and family they can apply for membership online through It's Me 24/7!

Find this link on www.dmcu.com to get started:



Transfer Your High-Rate Balances!

NO BALANCE TRANSFER FEE

If you have high-rate credit card balances at other lenders, bring those balances to your DMCU VISA and take advantage of this 1.99% APR offer for the first six months.

1.99%
Fixed APR*

On Balance Transfers For The First 6 Months



ScoreCard points are tripled for every dollar spent through January 31, 2014!

*APR = Annual Percentage Rate. Advertised rate is 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 9.9%, 12.9%, 16.9% or 18.9% APR, and after the six month period, the APR will revert to your specific rate.



Clawson Financial

Clawson Rotary Golf Outing!

The Clawson Financial Branch of DMCU was the major sponsor for the 29th Annual Larry Auger Memorial Golf Outing on June 25, 2013. This outing benefits the Clawson School Scholarships and Chamber programs. Thanks to all who participated.

Our Clawson Branch Charities!

► October 2013

American Cancer Society – October is Breast Cancer Awareness month. DMCU will be raffling off a breast cancer gift basket to raise money for ACS.

► November 2013

Camp Quality – We will be raising funds to help send children with cancer to camp.

► December 2013

Assistance League – Provides clothing, food, tutoring, supplies, and care kits to thousands of infants, children, women, men and families year-round.

Charities 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
- Children's Miracle Network Jean Day
- A-T Children's Project
- Clawson Rotary Strive Scholarship Program
- Mary's Children Family Center

(l-r) Kathie and Renee



(l-r) Shari and Micalyn



Red Wings Giveaway Winner!

Congratulations, Kathryn Spawr, who won the autographed stick from Red Wings player Jakub Kindl, which included a letter of authenticity.



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.



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

► October 2013

American Cancer Society – October is Breast Cancer Awareness month. DMCU will be raffling a Breast Cancer gift basket to raise money for ACS.

► November 2013

Toys For Tots – We will have collection boxes in our lobbies! Help us provide toys to needy children in our community with the U.S. Marine Corps.

► December 2013

World Medical Relief – An organization that provides medical equipment and supplies to third-world countries and medications to individuals in need in our local community.

Charities that DMCU Main & CAYMC have supported this year:

- Macomb Literacy
- Covenant House
- March of Dimes
- Horatio Williams Foundation
- School Supply Initiative
- Sponsor a Box
- Eagle Sports Club
- Race for the Cure
- Mary's Mantle
- Children's Miracle Network Jean Day

*Upcoming
Popcorn Days*
October 4, 2013
November 1, 2013
December 6, 2013

Back To School Contest Winners

During the week of August 19 -23, 2013 DMCU held a drawing to give away a laptop, iPod Nano, Movie Ticket Package and three flash drives with a USB Hub. Any member between the age of 0-18 years old that made a \$5 deposit into their savings account was entered. DMCU also gave a drawstring backpack full of school supplies to our young members that visited between August 19th and September 30th, 2013.

Congratulations to all our winners!

Not pictured: iPod Nano winner, Sharice Johnson, and our flash drive winners, John Bell III and Autumn Stanley.



Grand Prize Dell Laptop Winner,
Eunique Worthly



Winner Angel Terry
With Her Flash Drive



Winner of the Movie Ticket
Package, Christopher Rodriguez

Summer Celebration Photos!

Here are some great photos from our Summer Celebration that was held on Saturday, July 20th!

A big thank you to our hardworking staff and all the members and neighbors that attended our fourth Annual Summer Celebration at our main office!



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
Ronald W. Hamilton
William Parks
Jimmy Roberts

MANAGEMENT

Kathie Trembath, CEO
Kevin Finneran, CFO

2013 Elections Results: Our Annual Meeting was held on May 23, 2013. Incumbent Board of Directors and Supervisory Committee members were all re-elected due to acclamation to their current positions.

MISSION STATEMENT

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

Mobile Banking with DMCU!

It is easy to download the DMCU Mobile website on your smartphone! For easy instructions on how to add a bookmark to your homescreen please visit the Mobile Banking page at www.dmcu.com.



Shred Day at Our Main Office & Clawson Financial on Saturday October 26, 2013 9am - 1pm

Quarterly Dividends*

10/01/2013 – 12/31/2013

	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

November 5, 2013 – Election Day
November 11, 2013 – Veterans Day
November 28 & 29, 2013 – Thanksgiving
December 24 & 25, 2013 – Christmas Eve & Day
December 31, 2013 – New Year's Eve
January 1, 2014 – New Year's Day

Lobby Days!

With AAA, Costco & Sprint
10/4 11/1 12/6
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)



Mortgage Center

800-353-4449 • www.mortgagecenter.com



Xtend

www.xtendcu.com/branches/find/xtend



Federally Insured by
NCUA