

# DIVERSIFIED

MEMBERS CREDIT UNION

"We Believe in You"

## Own Your HOME with 3% Down!

Through our new partnership with Members First Mortgage, we are now pleased to offer DMCU members access to a wide variety of home loan options with competitive rates, low down payment options, and more! **Choose from:**

**FIXED RATE MORTGAGES • ADJUSTABLE RATE MORTGAGES  
FHA LOANS • MY COMMUNITY MORTGAGES • AND MORE!**

Contact our Mortgage Specialist, Karen Stachura (NMLS #937098), at 313.568.5000 ext. 366 for more information and to ask about our new 3% down payment program today!

Diversified Members Credit Union NMLS# 1162028



Get up to 2% Less or up to \$200!

## Refinance & SAVE!

If you have vehicle loans at other lenders, bring those loans to DMCU. In addition to saving money by refinancing at our low rates, you can take advantage of this special offer:

Get your DMCU secured vehicle loan with up to 2% APR less than the rate you are paying at another lender,\*

OR

Receive up to \$200 in cash when you close your loan\*\*

This offer is available for a limited time, so bring your loans to DMCU today. Apply online 24/7 at [dmcu.com](http://dmcu.com), or stop by the Credit Union office.

\*Floor rate is 2.49% annual percentage rate. Rates may vary depending on the age of the collateral, credit qualifications, direct deposit and auto pay from a DMCU account. Vehicles currently financed at DMCU are not eligible for promotion. Please contact us for the details of this limited time offer. \*\* \$100 on loans from \$5,000 - \$10,000 and \$200 on loans over \$10,000.

### HOLIDAY CLOSINGS

#### Good Friday

Friday, April 3 – Open 8am - 12pm

#### Memorial Day

Monday, May 25

#### Independence Day (observed)

Friday, July 3



April 2015



## SUMMER CELEBRATION

Our annual Summer Celebration Open House is our way of saying "thank you" to loyal DMCU members. We hope you will make plans to join us at our Main Branch on June 27th to enjoy free lunch and entertainment. You'll also have the opportunity to meet with our partners to learn about special offers just for DMCU members.

### Don't Miss These Fun Events

<b>Games</b>	10:00 am – 3:00 pm
<b>Train Ride</b>	11:00 am – 2:00 pm
<b>Lunch</b>	11:00 am – 2:30 pm
<b>Hula-hoop Contest</b>	1:30 pm – 2:00 pm 2:30 pm – 3:00 pm
<b>Mel Farr &amp; Lions Roary</b>	12:00 pm - 1:15 pm
<b>Characters</b>	12:30 pm - 1:30 pm

The Open House will be in our parking lot and is FREE! There will be fun for members of all ages, so bring your whole family and join us for dancing with your favorite characters, balloons, prizes, music, and arts & crafts! We look forward to seeing you there!

**RV's & Motor Homes**  
Rates starting as low as 5.24%!  
**Motorcycles & Jet Skis**  
Rates starting as low as 4.24%!



# Personalize your DMCU Debit Card & Pick your PIN!

We are happy to announce that DMCU officially offers instant issue debit cards at the Main office and Clawson branch! We can also issue replacement cards and new pins, which will follow the same fee schedule: \$5 for replacement cards and \$3 for pins.

**Are you due for a new DMCU debit card?** Stop by the Credit Union for a new instant-issue debit card and have it personalized with a scenic background of your choice! Speak with a member service representative for details.



## Win Detroit Tigers or Olympia Entertainment TICKETS!

You could win tickets to a game or event when you secure a loan from DMCU. You'll be entered into a drawing to win tickets\* when you close a loan for \$3,000 or more!

\*No purchase necessary. Please send a postcard with your name, address and phone number to DMCU, Attn. Marketing, 1480 E. Jefferson Ave., Detroit, Michigan 48207 to be entered for a chance to win.

## Traveling Just Got Even Better

If you're planning a vacation, be sure to stop by Diversified Members Credit Union to pick up some Travel Cards before you go!



Now you can get your Travel Cards for **FREE** just by purchasing them between March 1, 2015, and April 31, 2015, or between June 1, 2015, and July 31, 2015. Stop by the Credit Union for more information or to get a Travel Card today. Reloading fees still apply.

## NATIONAL CREDIT UNION YOUTH MONTH

APRIL 1-30, 2015

Come celebrate National Credit Union Youth Month with us as we take our young members on an adventure of their lifetime and help them get Wild about Savings!

**WILD  
ABOUT  
SAVING**  
AT THE CREDIT UNION

We invite you to bring your child or grandchild in to the Credit Union to see just how much fun it can be to visit us and to make saving a habit. Any member under 18 years old who makes a deposit of \$5 or more will receive a great giveaway! If your child doesn't have a DMCU account of their own yet, it will be a great opportunity for them to open one (please bring either a copy of their birth certificate, a school-issued ID, or state-issued ID card along with their social security number and a \$5 deposit)!



## ESCAPE for Less!



When you add Benefits Plus® to your DMCU checking account, you can cut trip costs without cutting corners. Whether you choose to live it up on a Caribbean cruise, find dollar-friendly destinations nearby, or relax on the beach, Benefits Plus® can help turn your travel dreams and wishes into memories you'll cherish forever.



### Save on:

- International and domestic airline tickets
- Hotel and car rentals
- Cruises
- Theme park admissions
- Plus, dining, gift cards, entertainment, and online shopping

Benefits Plus® also offers an Identity Theft and Security Center program, Health Services Savings, 24-Hour Roadside Assistance, and so much more!

Try Benefits Plus® **risk free** with our **free 60-day trial**. Then, pay only \$4.99 per month. Contact a member service representative to learn more or to sign up today.

\* Member must activate their Restoration Rescue® coverage to be protected. See terms and conditions for complete program benefits. Your financial institution has selected Generations Gold, Inc. a fully independent third party service pro to provide travel and other discount services on an exclusive basis directly to Benefits Plus® members. Your financial institution assumes no liability for any of the providers in fulfilling their services. Account set-up is required by member for Cash Back Rewards. Not all plans available in all areas, some restrictions apply. Visit [benefits-plus.org](http://benefits-plus.org) or call 1.866.329.7587 for complete program details.

## The DMCU *Annual Meeting* will be held on May 18, 2015 at 5 pm at our Main Office.

The Nominating Committee has placed the following incumbents on the ballot for re-election: Albert Patrick, Jr., Francis Allen, Dr. Pamela Scales have been placed on the ballot for the Board of Directors. Incumbent Kathy Waraksa has been placed on the ballot for the Supervisory Committee. If you are interested in volunteering as an official for DMCU, election petitions are available at the credit union. All petitions must be returned to the credit union, meeting all criteria, by April 13, 2015.

## Beware of Tax Return S C A M S

As tax season nears an end, we'd like to remind you that it is imperative you remain alert and aware of the many ways in which tax scammers are currently targeting victims. Please take a moment to familiarize yourself with some common tax scams.

### If you receive an email about your federal or state taxes:

- Do NOT reply to the message.
- Do NOT give out your personal or financial information.
- Forward the email to phishing@irs.gov and then delete the email.

### If you receive a call about your federal or state taxes:

- Ask for a contact number and an employee badge number and then call back to verify its legitimacy.
- Call the IRS or the office of your state's tax authority to inquire further.

### Remember, an employee of the IRS or State will NEVER:

- Initiate contact with you by phone, email, text, or through social media outlets to ask for your personal or financial information.
- Require that you pay your taxes with a certain payment type, such as a prepaid debit card.
- Call you and demand immediate payment without first mailing you a bill.

For more in depth information on how to detect or report tax scams, visit [www.irs.gov/uac/Report-Phishing](http://www.irs.gov/uac/Report-Phishing).

## Receive Your Tax Refund in as Little as 10 Days!

Direct deposit is simple, secure and completely convenient. So if you're expecting a tax refund this year, why not request direct deposit? You can do so by completing the direct deposit line on your tax form. Please be sure to include your DMCU account number and our **routing number, 272078297**. If you have any questions, please feel free to contact the Credit Union at

## IRA CDs are Here!

Whether your retirement is just around the corner or still decades away, Diversified Members Credit Union can help you make sure you're getting the most out of your retirement savings with our new Individual Retirement Account Certificates. Featuring the same great rates as our regular CDs and even possible tax advantages, our IRA Certificates can help you take your retirement savings to the next level. Choose from a Roth IRA CD or a Traditional IRA CD or both! To learn more, visit [www.dmcu.com](http://www.dmcu.com) or stop by the Credit Union to speak with a member service representative about your options today.

## Check Protection Loan

- Features a low rate of 15.99% APR regardless of your credit score.
- Transfers money to your checking account in increments of \$50 to cover overdrafts.
- Loan amounts are available from \$200 to \$1,000.
- Monthly minimum payments will always be just \$30, regardless of how high your balance gets.

Don't wait until it's too late to add an extra line of defense to your checking account. Contact a member service representative to apply for a Check Protection Loan today.

### ***We now offer Courtesy Pay!***

Unlike our Check Protection Loan, Courtesy Pay is a service, not a loan, so there's no need to apply. Simply contact a member service representative to sign up and learn more about Courtesy Pay.

## Charities We Will Be Supporting

### **Wayne County Charities**

**APRIL - MAY** Race for the Cure – 24th Annual Komen Detroit, May 16, 2015 – Chene Park.

**JUNE** Camp-Make-A-Dream – a cost-free camp program for children and young adults with cancer.

### **Oakland County Charities**

**APRIL** Clawson Coalition – a grassroots organization for the prevention of drug and alcohol abuse.

**MAY** Clawson/Troy Optimist Club

**JUNE** Larry Auger Memorial Scholarship Fund – 31st Annual Memorial Golf Outing benefitting Clawson School Scholarships & Chamber programs.

# DIVERSIFIED

MEMBERS CREDIT UNION

"We Believe in You"

## LOCATIONS

### Main Office/Drive Thru

1480 E. Jefferson Avenue  
Detroit, MI 48207

**P** 313-568-5000

**TF** 877-774-9054

**General Fax** 313-568-6170

**Loan Dept. Fax** 313-262-0155

### Coleman A. Young Municipal Center

2 Woodward, Suite 118  
Detroit, MI 48226

**P** 313-202-9388 **F** 313-309-3430

### Clawson

625 N. Main  
Clawson, MI 48017

**P** 248-435-0950 **F** 248-435-7845

**TF** 800-482-2667

### Novi

25150 Trans-X Drive  
P.O. Box 164  
Novi, MI 48376-0164

**P** 248-344-2560 **F** 248-344-4316

## WWW.DMCU.COM

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

### Credit Union Shared Branches & ATMs

www.co-opnetwork.org • 888-287-9475



**Cu\*Talk** 800-860-5704 • CU ID #166

Routing & Transit #: 272078297

**Xtend** www.xtendcu.com/branches/find/xtend



Federally insured by NCUA.



Come Celebrate

**CINCO-DE-MAYO** with us!

Stop into the Main Branch and Clawson Branch on May 1st and enjoy complimentary nachos, while supplies last.

Diversified Members Credit Union is proud to have partnered with

**The Detroit Lions**

and will be their official Credit Union!



## Congratulations

### RENEE NIEWOLAK!

DMCU is very proud of our Clawson Branch Manager, Renee Niewolak, who was named Business Person of the Year by the Clawson Chamber.

*Congratulations, Renee!*



## Upcoming PopCoRN days

- April 6
- May 1
- June 5
- July 1

## Officials Serving the Membership

### BOARD OF DIRECTORS

Albert Patrick Jr., *Chairperson*

Dr. Pamela Scales, *Vice Chairperson*

Francis Allen, *Secretary*

Bruce Kennedy, *Director*

Carl Jarboe, *Director*

Gene P. Moss, *Director*

Richard Caretti, *Director*

Robert Pontoo, *Director*

Virginia Sikora, *Director*

### SUPERVISORY COMMITTEE

Jon P. Messner, *Chairperson*

Jerry Pokorski | Kathryn Waraksa

### LOAN REVIEW COMMITTEE

Sandra A. Coleman, *Chairperson*

Nicholas Degel | William Parks

Jimmy Roberts

### MANAGEMENT

Kathie Trembath, *President/CEO*

Kevin Finneran, *Executive Vice President*



## The Family Security Plan<sup>®</sup>

DMCU brings The Family Security Plan<sup>®</sup> to our members to deliver a diverse array of insurance products designed to meet your needs and help build a foundation for a secure future.

**OUR LIFE INSURANCE** has an important place in the plans of single adults as well as small to large families, regardless of the benefits offered through your work.

**OUR DISABILITY INCOME INSURANCE** helps replace your income in the form of a monthly benefit when you are out of work for an extended time due to an injury or illness.

**OUR CRITICAL ILLNESS INSURANCE** triggers a lump sum cash benefit sent directly to a policyholder who has been diagnosed with a covered critical illness.

**OUR ACCIDENT INSURANCE** provides a schedule of cash benefits when you or a family member experiences a covered injury or accident.

For a personal consultation, visit a dedicated Representative in our lobby or call 855-789-4976 to speak with a Representative.

## Quarterly Dividends\*

4/1/2015 - 6/30/2015

APY	CERTIFICATES OF DEPOSIT
Savings ..... 0.30%	6 month ..... 0.60%
IRA Savings ..... 0.50%	1 Year ..... 0.75%
Checking ..... 0.10%	2 Year ..... 1.00%
Christmas Club... 0.35%	3 Year ..... 1.30%
(through 10/31/15)	5 Year ..... 1.70%

\*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.