



DOWNRIVER COMMUNITY FEDERAL CREDIT UNION

www.DownriverCommFCU.com

Guiding you through life's financial currents.

Online Bill Pay with DCFCU!

With Online Bill Pay, you'll have access to these great features:

- **Search for vendors.** Add new vendors simply by typing in the company name. If a match is found in the database, the vendor's information will be added automatically.

- **Schedule payments by the due date.**

The product allows you to enter the date you would like your vendor to receive your payment.

- **Keep your money with you.**

Your money will remain in your account until the day you select the payment be made to your vendor.

- **Set up reminders.** Never make a late payment again when you set up reminders.

• **Make recurring payments.** Eliminate the hassle of paying your monthly bills by setting up recurring payments.

• **See it all at a glance!** The Payment Center lets you make payments and view pending payments, recent payments, and bill reminders all on the same screen.



The Best Choice

When interest rates are this low, it is a perfect time to purchase or refinance a home.

So why choose DCFCU?

It makes GOOD SENSE!

- We don't have the large overhead costs banks do - so we can pass the savings on to you.
- FREE 6-month rate lock and never any points.
- Automatic repayment transfers from your DCFCU checking account or any other financial institution.
- Know your price range before you shop. Stop in today and get pre-approved.

We care about YOU and DOWNRIVER!

- We meet our members face to face to learn all we can about their goals and challenges.
- Downriver is our community and we take great pride in investing in our members's lives and their businesses.
- We will never sell your mortgage, so you will receive personal service for the life of the loan.



70 YEARS
of assisting Downriver
with their family &
business goals!



Fee Changes

Beginning May 1, 2013 -- we will be making some changes to our fee structure.

We will be eliminating our monthly Debit Card Fee (if balance falls below \$200). This will benefit many members who carry our Mastermoney® Debit Card.

At the same time, we will be assessing a fee of \$2.00, for any account with an average aggregate share balance that is less than \$100 per month.



Your Bridge to the Community

DCFCU Branch Locations

Main Branch Office
4320 W. Jefferson Ave.
Ecorse, MI 48229

Woodhaven Branch
18707 West Rd.
Woodhaven, MI 48183

Lincoln Park Branch
1262 Dix Highway
Lincoln Park, MI 48146

Wyandotte Branch
4500 Biddle Ave.
Wyandotte, MI 48192
(Drive-Thru Only)

313.386.2200 -- 800.837.1080
www.DownriverCommFCU.com

Upcoming DCFCU & Community Events

National Credit Union Youth Week

April 21-27, 2013

X-Treme Team Movie Night - Tuesday, April 23
E-Magine Theater, Doors open at 6:30 p.m.,
movie begins at 7:00 p.m.
X-Treme Team members and their parents can enjoy this special movie night at the E-Magine Theater in Woodhaven. Starting Monday, April 15th, tickets may be purchased at your local DCFCU branch for just \$2.00 a ticket (includes movie, popcorn, and pop). There are a limited number of tickets available and it is first-come, first-served. Children must be accompanied by a parent or relative.



Grow Your Business Workshop

"The Book Exchange: Which Business Books Are Worth Your Time?"

Sharon McRill, Founder of The Betty Brigade
Wed., April 17, 2013,
8:00 a.m. to 10:00 a.m.
The Guidance Center's "Center For Excellence"
13111 Allen Rd.,
Southgate, MI 48195



Register online at
www.DownriverSmallBusiness.com
\$5.00 + a business book to exchange
(includes continental breakfast, networking, and workshop;
Fee Waived for DCFCU Members)

Let us know!

As a valued member of the DCFCU, your voice is important to us. We would love to hear from you on how we can help make your banking even better. Please be sure to stop in to your local branch and talk to one of our representatives today or email us at info@downrivercommfcu.com

Our branch hours range from
9:30 a.m. to 6:00 p.m. with
earlier hours at our Drive-Thrus.

Please visit
www.DownriverCommFCU.com
for more information.

Please keep in mind that you may visit other credit unions to process transactions.

Please visit
www.Co-OpNetwork.org
for locations and hours.
800.743.3266



Hearts In Hands is a charity group that is comprised of the employees of DCFCU. The group began in 2005 after Hurricane Katrina struck New Orleans and the employees of DCFCU wanted to help by raising money to send to people in need.

Now, members of the group volunteer their time and talent as necessary for upcoming charity events that they contribute to.

Some of the events and activities that they are involved with include: The National Kidney Foundation Annual Zoo Walk Fundraiser, providing food baskets to St. Andre' Bessette Church during Thanksgiving, supporting the Fantasy Flight and the Ecorse Public Library's "Gifts of Warmth Holiday Celebration, and much more. Be sure to stay on the look out for upcoming events here in the newsletter and at your local DCFCU branch.

Save the Date!

Auto Sale

Friday, May 17, 2013

Main Branch Office -- Ecorse, MI

Please call or come in for pre-approval.

www.DownriverCommFCU.com



[@MyDCFCU](http://www.Facebook.com/DCFCU)