

Low Interest Holiday Help

We want to make sure all of our members have a fun and festive holiday season without any worries. Therefore, we have created the low interest DCFCU Holiday Loan to make sure your holiday spending doesn't wreck your budget this year and next.

From December 1, 2013 - December 31, 2013, any member who obtains a personal loan will receive a rate of 4.99% APR* with a maximum 1 year term.

Keep your holidays merry and bright -- apply online or call us at 313.386.2200 to speak to a friendly member service representative.

*APR refers to Annual Percentage Rate. APR is based on your personal credit history. Promotional rate as of November 7, 2013 and is subject to change. Offer ends on December 31, 2013.



Holiday Shopping Tips

Shopping for the holidays can be stressful. Between the crowded stores and making sure you are still within your budget can make anyone channel their inner Scrooge. But don't worry -- we have 5 tips that we hope will help you keep the Grinch at bay.



#1) The List

Santa is making his list and checking it twice -- and so should you! Make a list of everyone you would like to purchase gifts for, including what gift you would like to give them, then make your budget. The trick, however, is to stick to your budget, \$20 means \$20.

#2) Shop Online

Sometimes the best deals can be found right at your fingertips, and they only get better around the holidays. Sign up for the store's emails for special members only offers. Be careful of those shipping costs though. Most sites offer free shipping for a certain amount purchased. See if you can purchase a large portion of your gifts from one website.

#3) Debit instead of Credit

Try using debit cards instead of credit. A debit card will force you to only spend what you have, and helps you to avoid interest fees and possible late charges.

#4) Make It Homemade

Homemade gifts will always do the trick, especially if you are on a tight budget. Perhaps make a customized ornament for Grandma, or make a platter of sugar cookies for your neighbor.

#5) Free Gift Wrap

Sometimes stores will offer free gift wrapping during the holiday season. Take advantage of this and cut down on the expensive wrapping paper and gift bags.

Holiday Closings

All of our branches will be closed for the following Holidays

Christmas Eve
December 24

Christmas Day
December 25

New Years Day
January 1



Santa Claus is Coming to Town!

Santa is warming up his sleigh and will soon be stopping by our branches to take photos and hear our young member's Christmas wishes.

Santa will be at the following DCFCU branches from 1:00 p.m. - 4:30 p.m.

Lincoln Park Office
Wednesday, December 11th

Woodhaven Office
Thursday, December 12th

Ecorse Office
Friday, December 13th





Christmas Club Account

Have you started a DCFCU Christmas Club Account yet? This account is a separate savings account with no minimum balance and with monthly dividends that are paid quarterly. You can use Payroll Deduction for easy, automatic deposits or make your deposits in person. Funds are available each October so you can begin your Christmas shopping early.

If you already have your shopping done, open an account today and start saving for next year!

For more information and to get a jump on the holidays, give us a call at **313.386.2200**, stop in to your local branch office, or visit our website at www.downrivercommfcu.com.

Ameriprise Financial and DCFCU

We are happy to announce that DCFCU has partnered with Ameriprise Financial to offer retirement investment guidance to our members.

Be sure to keep an eye out for upcoming information concerning the partnership, and the benefits it can provide to you and your family.

Investment products are not federally, NCUA, or FDIC insured, are not deposits or obligations of, or guaranteed by, any financial institution, and involve investment risks including possible loss of principal and fluctuation in value.



DCFCU Branch Locations

Main Office

4320 W. Jefferson Ave.
Ecorse, MI 48229

Woodhaven Office

18707 West Rd.
Woodhaven, MI 48183

Lincoln Park Office

1262 Dix Highway
Lincoln Park, MI 48146

Wyandotte Office

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

313.386.2200 -- 800.837.1080
www.DownriverCommFCU.com

Our Family Service Center's 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



Grow Your Business Workshop Series

Don't Let Your Business Stress You Out!

Do you want to improve your professional relationships and become more productive in your business-growth efforts? You can do this by reducing the level of stress in your life! This is a humorous training workshop that helps you learn what causes stress and shares quick and easy techniques on how to manage and cope with stressful situations.

Join us on **Tuesday, December 10, 2013 from 8:00 a.m. - 10:00 a.m.** at the Guidance Centers's "Center for the Excellence". For more information on this event and to RSVP, please visit www.DownriverSmallBusiness.com.



*Wishing you and your family
Happy Holidays from all of us at
Downriver Community Federal Credit Union*



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