



financial products and services that enrich your life

January 2013 Newsletter • experience the difference

Transfer Your High Rate Holiday Purchases to a Low Rate DCFCU Visa®

The presents are unwrapped and the leftovers are all gone, but now you have to deal with those high interest rate credit card bills that are coming due from your last minute holiday shopping. Transfer your balances from those high interest rate cards to a low, fixed rate Downriver Community Federal Credit Union Visa® card and give yourself the gift of low manageable payments. You could cut your interest rate in half* with a DCFCU Visa card!

With a Visa Gold® card from DCFCU, you get:

- Fixed rates as low as 10.99%APR*
- No Annual Fees
- 25-day Grace Period on Purchases
- \$400,000 Free Travel Insurance
- Travel & Emergency Assistance
- Auto Rental Insurance

Fixed Visa rates
as low as
10.99%^{APR*}



Visit www.downrivercommfcu.com, call **800.837.1080** or stop by any DCFCU branch today to get the gift of a lower credit card interest rate.

*APR refers to Annual Percentage Rate. Rate as of 01/01/13. Your individual rate (APR) will be determined based on your credit score. DCFCU Visa Classic cards are also available. Terms and conditions are subject to change. For full details, please visit www.downrivercommfcu.com.

Call For Nominations

Are you interested in making more of a difference at DCFCU? In the coming months we will have two 3-year term positions available within our esteemed DCFCU Board of Directors. We encourage anyone interested in shaping the future of DCFCU to meet with the Nominating Committee on April 22, 2013 to submit nominations.

Time: 10 a.m. – 11:30 a.m.
and 1:30 p.m. – 3:30 p.m.

Location: DCFCU Main Office
4320 W. Jefferson Ave., Ecorse, MI 48229

Our valued Board-appointed Nominating Committee will be handling the nominees. The committee is comprised of Thomas Holme and John Williams.

71st Annual Meeting

Save the Date!

Sunday, April 28, 2013

St. André Bessette Catholic Church
4250 W. Jefferson Ave., Ecorse

Doors open at 1 p.m.

Meeting commences at 2 p.m.

All DCFCU members are welcome to attend!



Now is the time to get a low rate home loan from DCFCU

In case you haven't heard the news, now is a great time to get into a new home. With mortgage rates at historic lows, it has never been easier to get into the house of your dreams. We have money to lend and we want to lend it to you at a great low rate. On top of historically low interest rates and free pre-approvals, right now a Mortgage loan* from DCFCU comes with:

- FREE 6-Month Rate Lock
- FREE Auto Transfer from any financial service institution

Call **800.837.1080** or stop by any DCFCU branch today to get started with a free pre-approval so you can know exactly how much house you can afford.

*Annual Percentage Rate is based on personal credit history. Existing DCFCU mortgage loans are not eligible for refinance under this promotion.



contact us

DCFCU Branch Locations

Main Office Location

4320 W. Jefferson Ave.
Ecorse, MI 48229

Woodhaven Branch

18707 West Road
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

Shared Branch Hours

Monday – Friday
9 a.m. to 7 p.m.

Saturday
9 a.m. to 2 p.m.

888-743-3266
www.co-opnetwork.org



Santa came to DCFCU!

Santa's visit to DCFCU was a holiday hit! Over 150 of our young members enjoyed getting their photo taken with Old Saint Nick and walked away with a free gift. Don't miss all the fun next year!

Scholarship Applications

Are you planning on attending a college or trade school next year? DCFCU is now accepting application submissions for two **\$4,000 scholarships awarded annually to high school seniors!** These scholarships are paid out over a four year period, at \$1,000 per year. If you are a DCFCU member in good standing, have a **minimum GPA of 3.0** and **help out in the community**, then pick up a scholarship application today!

Applications are available in all of our branches and can also be downloaded from our website at **www.downrivercommfcu.com**. All applications must be submitted by March 15, 2013, so don't miss this opportunity to contribute to your future!

Holiday Closings

Martin Luther King Day

January 21st

President's Day

February 18th

