

Holiday Closings

All of our branches will be closed
for the following Holidays:

Martin Luther King Day
January 20

President's Day
February 17

1.99% Interest Auto Loan

Start the new year off right with the best rate on a new auto loan! Come in now and receive an **interest rate of 1.99% APR*** on a new auto loan with **financing available for up to 72 months.**

You can also use this rate to refinance an existing loan from another financial institution, as long as it was purchased new and is within one year of the original financing.

*APR refers to Annual Percentage Rate. APR is based on your personal credit history and year of vehicle. Promotional rate as of December 17, 2013 and is subject to change.



Make 2014 Fun!

Make 2014 one to never forget! Join us on one of our fun cruises from Royal Caribbean Cruises. As a DCFCU member, not only will you get great competitive prices, but you'll also receive many free amenities during your vacation.

Family & Couples Dream Vacation

7 Nights in Western Caribbean
July 20-27, 2014
Starting at \$934 per person

Special Couples & Seniors Fall Color Cruise

7 Nights in Canada & New England
Sept. 28 - Oct. 5, 2014
Starting at \$619 per person
Ask about our special balcony rate for seniors!

Amazing Budget-Friendly Getaway for All

4 Nights in the Bahamas
July 7 - 11, 2014
Starting at \$359 per person



Discover more details at www.DownriverTreasures.com
or call **Cathy Bilinski**, our travel advisor, at (734)789-7165.

72nd Annual Meeting

Sunday, April 27, 2014

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

Doors open at 1:00 p.m.
Meeting begins at 2:00 p.m.

All DCFCU members are welcome to attend!

Now Accepting Nominations!

Two 3-year terms and one 1-year term positions will soon be available within our esteemed DCFCU Board of Directors. We encourage anyone interested in shaping the future of DCFCU to meet with the Nominating Committee to submit your nominations.

Join us at the DCFCU Main Office, 4320 W. Jefferson Ave., Ecorse, MI 48229 on **April 23, 2014 from 10:00 a.m. - 11:30 a.m. and 1:30 p.m. - 3:30 p.m.**

Our valued Board-appointed Nominating Committee will be handling the nominations.

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, we invite you to come in and pick up a scholarship application today!

Applications can be downloaded from our website at www.DownriverCommFCU.com and are available in all of our branches. All applications must be **submitted by April 4, 2014**. You have invested in us, now we would love to invest in your future!



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



Ameriprise Financial and DCFCU

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

**Michigan 529 College Savings Plan:
A Tax-Advantage Way to Save and Invest for College
6:00 p.m. on January 15, 2014 at Portofino**
3455 Biddle Ave., Wyandotte, MI 48192, (734)281-6700

This seminar will be hosted by Clear Horizon Wealth Advisors, A Private Wealth Advisory Practice with Ameriprise Financial and presented by Scott Lindsay, VP, Allianz Global Investors.

This is a free event, but space is limited. **Please RSVP by January 10, 2014.** Call (734)284-3700, or email jennifer.mmasterson@ampf.com



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.



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