



February 2015 Newsletter

www.DownriverCommFCU.com
313.386.2200 -- 800.837.1080

Important Notice:

All of our offices will be closed on Monday, February 16 in observance of President's Day.

Valentine's Day is February 14!



Did You Know...

Many believe the X symbol became synonymous with the kiss in medieval times. People who couldn't write their names signed in front of a witness with an X. The X was then kissed to show their sincerity.

Calling all High Schoolers –

our 2015 Scholarship Program is now available.

We offer two different Four-Year Scholarships that are awarded each year. To download the application and for more information, please visit www.DownriverCommFCU.com.

Applications are due by April 3, 2015.

It's Love Your Home Month at Downriver Community Federal Credit Union

Purchase a new home to love or show your current home some TLC by refinancing your existing loan with a

15 year mortgage at 2.99% APR* –
we will also refund your \$500 application fee at closing!

At Downriver Community Federal Credit Union, we take pride in helping families get into a home they will love for years to come.

Visit us online today to apply, or stop in and speak with one of our friendly and knowledgeable mortgage experts.

*APR refers to Annual Percentage Rate. Rates are effective at time of printing and subject to change. Your individual rate is based on your credit score and may be higher than the quoted rate. Quote rate as of 2/1/2015. Contact Downriver Community Federal Credit Union for more details.



Keep track of your saving for a new home with a Special Savings Account. This account can be totally separate from your other accounts, or you can also segment a current savings account to set aside money for your future dreams.

It requires no minimum balance and earns daily dividends that are paid quarterly.

NOMINATE A LOCAL ATHLETE

We want to bring awareness to a local athlete! Do you know someone who displays good sportsmanship, is there to lift team spirits, shows enthusiasm during and after the game, is always cheering on their team mates, and has good leadership?

We want to hear about them!

Post their name, picture, and why you think they should be chosen to our Facebook page – www.Facebook.com/DCFCU

The winner will receive a **\$100 Downriver Community Federal Credit Union VISA Gift Card!** Nominations will be accepted until February 28, 2015.



Don't Wait... Tax Day is April 15th!

No one enjoys doing their taxes, but getting them done early can help you budget for the year – whether you owe or are getting a refund.

Downriver Community Federal Credit Union has teamed up with TurboTax to bring our members all of their options with a discount of up to **\$15 OFF** – along with their **FREE*** Option for Federal and State.

Visit www.DownriverCommFCU.com/BenefitsAndDiscounts for more information and to get started today!

*Actual prices are determined at the time of print or efile and are subject to change without notice. Offer may change or end at any time without notice. Simple returns; 1040EZ/A filers only.



73 Annual Meeting

Our annual Meeting will take place on **Sunday, April 26, 2015** – everyone is welcome and encouraged to attend!

If you are interested in shaping the future of the Downriver Community Federal Credit Union, please come meet with our Nominations Committee and submit your nomination on **April 21, 2015 at our Main Office (4320 W. Jefferson Ave., Ecorse, MI 48229) from 10:00 a.m. - 11:30 a.m. and 1:30 p.m. - 3:00 p.m.**

And the Winners Are...

We had a lot of fun during last year's Christmas season – Congratulations to the winners of our Employee Ugly Christmas Sweater Contest, and our Holiday Home Decor Facebook Drawing!

Employee Ugly Christmas Sweater Contest



Suzanne won
Best Decorated



James won
Ugliest



Cameron won
Just Plain Wrong

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 9:00 a.m. to 7:00 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



www.Facebook.com/DCFCU
@MyDCFCU



Holiday Home Decor Facebook Drawing



Jennifer won a \$25
Logan's Roadhouse Gift Card



Robin won 2 tickets to the Detroit
Symphony Orchestra's *Home
for the Holidays* Concert



Patty won a
\$50 Home Depot Gift Card