



financial products and services that enrich your life

April 2010 Newsletter • experience the difference

Bring your **auto loan**[†] to DCFCU and get **\$300!**^{*}

Our Auto Loan promotion is back by popular demand! Bring your existing Auto Loan[†] or finance a vehicle with DCFCU, and we'll cut you a check on the spot – making your first month's payment FREE!*

Bring us your Auto Loan before May 31st and take advantage of these great DCFCU benefits:

- Rates as low as **4.99% APR****
- **Additional ¼% discount** if you sign up for automatic loan payments
- **After the Sale Refinancing** – Rewrite your existing loan from another institution[†]
- **Terms up to 72 months** for new vehicles

Are you still in search of that perfect car? Let us help you find it with AutoSmart, a DCFCU auto search service. We can even help you build the car of your dreams. Simply go to our website at www.downrivercommfcu.com and click the AutoSmart link in the Resources section to get started.

Don't wait another minute to take advantage of this one time Auto Loan offer*, put \$300 in your pocket today!



[†] Vehicle must be a 2008 model year or newer.

^{*} Promotion amount is based on the first month's payment, up to a maximum of \$300. Promotion amount will be issued as a check at the time of loan disbursement. You must be a member in good standing and apply for an Auto Loan before May 31, 2010 with loan disbursed by June 30, 2010 to qualify.

^{**} APR refers to annual percentage rate. Rates are effective at the time of printing and subject to change. Your individual rate is based on your credit score and may be higher than the quoted rate. Quoted rate as of 03/03/10. Contact the Credit Union for details.

Call for Nominations

Want to make a difference at DCFCU? Over the next few months we will have 3-year term positions available within our esteemed DCFCU Board of Directors. **We encourage anyone interested in helping to shape the future of DCFCU to meet with the Nominating Committee to submit nominations.**

Date: Monday, April 12, 2010

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 nominations. The committee is comprised of Thomas Holme, Walter Walker and John Williams.

Please join us for the
68th Annual Meeting
Sunday, April 18, 2010

St. Francis Xavier Church Hall
4350 W. Jefferson Ave., Ecorse, Michigan

Doors open at 3 p.m. | Meeting commences at 4 p.m.



New look. Same great products and services.

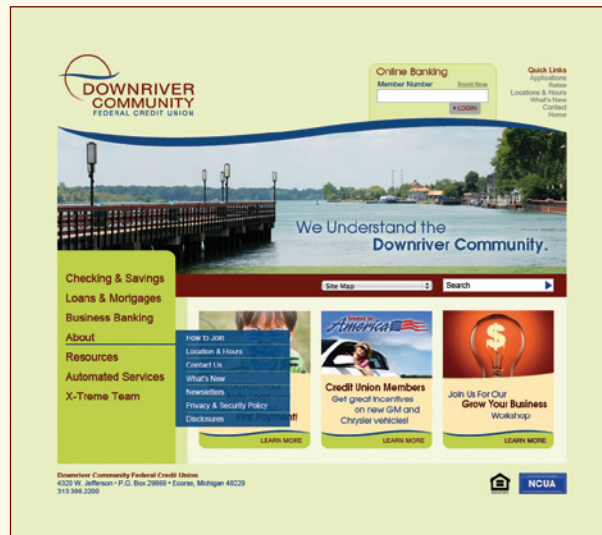
On March 31st DCFCU launched our newly redesigned website. Beyond the new look, is a new feel. Why the change? One word: Convenience. You'll notice right away how much easier it is to navigate the site. You'll be able to find the information you need in just a few clicks. Plus, by reorganizing our navigation categories our products and services will be more accessible than ever.

You will be able to log in to your Online Banking (PAL@net) account not only from the home page, but from any page on the entire site. Ever need to quickly access information on the old website but not exactly sure where to click? There is a Quick Links menu at the top of every page just like Online Banking that will allow you one-click access to the most frequently requested information on the site.

Having trouble finding the page you need? Click on Site Map and you will be shown a listing of every page on the site at once. Still not finding what you're looking for? Type a keyword into the Search field, you will be shown every page on the site that uses that keyword.

Rest assured, your personal information will be just as safe and secure on the new website as you were on the old one.

We hope you enjoy the new website. We know that it is sometimes hard to get used to a new website when you are so familiar with the old one. But we strongly feel that this is a change for the better, to make your online experience as fast, easy and convenient as possible.



Think Quick.

Financial software to save you time and money.

In addition to launching our redesigned website, DCFCU is introducing financial products and services to help you manage your spending and grow your savings. We can help you thrive with the most comprehensive line of personal finance software on the market. **Quicken** brings your bank and credit card accounts together in one place, importing your account data so you don't have to enter it manually. It can automatically categorize your expenses, create a customized plan to reduce or eliminate your debt and shows what you need to save for retirement, college or even a house. Plus, Quicken will alert you to upcoming bills so you avoid late fees.

Looking for a way to maximize your business? When you sign-up for online banking with DCFCU, you can download your account information directly into **QuickBooks**. QuickBooks then organizes and maintains your business finances, all in one place. Access key customer, vendor and employee information, create invoices, track payments and manage expenses. Plus, you'll have access to hundreds of business reports. QuickBooks will help you save time and money by tracking every dollar going in and out of your business.

Whether your financial goals are personal or business, DCFCU has the right tools to help you reach them.

Funds Availability Regulation Change

Our general policy is to allow you to withdraw funds deposited in your checking account the day we receive your deposit. In some cases, we may delay your ability to withdraw funds beyond the first business day. Then, the funds will generally be available by the second business day after the day of the deposit. Funds from electronic direct deposits will be available on the day we receive the deposit.

A full disclosure of our Funds Availability Policy is available on our website at www.downrivercommfcu.com and at any of our office locations.

Overdraft Regulation Change

Action required to maintain overdraft protection

DCFCU provides overdraft services to cover debit card purchases for anything from groceries to the mortgage payment. Though due to a recent regulation change, after August 15th, 2010, we will no longer be able to provide overdraft protection on everyday debit card transactions unless you fill out and submit the form below giving us authorization to do so. If you have any questions regarding this regulation change or if you would like to authorize us to provide you with overdraft protection for these types of purchases over the phone, please call 800.837.1080 to speak with one of our Member Service Representatives today.



Overdraft Authorization Form

Please fill out this form and take it to your local DCFCU branch or mail it to 4320 W. Jefferson, P.O. Box 29869, Ecorse, Michigan 48229 by or before August 15, 2010.

_____ I want DCFCU to authorize and pay overdrafts on my everyday debit card transactions.

_____ I DO NOT want DCFCU to authorize and pay overdrafts on my everyday debit card transactions.

Name: _____

Account Number: _____

Signature: _____ Date: _____

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 Avenue
Wyandotte, MI 48192

313-386-2200 • 800-837-1080
www.downrivercommfcu.com

Shared Branch Locations

Shared Branching Available in 36 States

Ann Arbor 4687 Washtenaw	Novi 41690 10 Mile Rd.
Canton 5810 North Sheldon	Reford 25489 Grand River
Detroit – Eastside 14481 Gratiot Ave.	Riverview 19224 Fort St.
Detroit – Northwest 18463 Livernois	Rochester Hills 925 E. Auburn
Garden City 30094 Ford Rd.	Southfield 23647 Greenfield Rd. & 24333 Lahser Rd.
Grandville 30022 28th Street SW (Grand Rapids Area)	St. Clair Shores 31065 Harper Rd.
Kalamazoo 6286 S. Westnedge	Sterling Heights 43722 Schoenherr
Lansing 6250 S. Cedar St.	Taylor 21584 Ecorse Rd.
Livonia 33036 W. 7 Mile Rd.	Walker 3286-O Alpine NW (Grand Rapids Area)
Madison Heights 1419 W. 14 Mile Rd.	Waterford 5150 Highland Rd. (M-59)
Milan 1359 Michigan Ave.	

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



Family Bowling and Pizza Party

In celebration of Credit Union Youth Week, DCFCU is hosting a Free Family Bowling and Pizza Party for all X-treme Team members and their families. You'll have a ball with bowling, pizza, pop and a chance to win a special prize.

Date: **Monday, April 26, 2010**

Location: **Belmar II Lanes**
3351 West Road
Trenton, MI 48183

Time: **6 p.m. – 8 p.m.**

FREE: ***2 games of bowling,
2 slices of pizza and pop***

If this party sounds right up your alley, then be sure to call the Credit Union today at 313-386-2200 to make a reservation. Don't strike out on all the good food and fun times!



The Perils of Bankruptcy

If you're having trouble keeping up with your bills, Bankruptcy may seem like an easy solution. After all, you just file for Bankruptcy and all your money worries disappear, right? Wrong. Bankruptcy is a serious legal and financial step. The long-term effects of Bankruptcy are devastating. It will destroy your credit, make it difficult to find a new job or a place to live and even increase your insurance rates. Your interest rates on loans and credit cards will increase dramatically. Plus, filing is expensive and Bankruptcy will not erase all your debt.

Fortunately, with DCFCU on your side, there are safe, sensible alternatives to Bankruptcy. We can help you develop a plan that could save your home, your credit rating, and your peace of mind. With our friendly, professional advice, we can develop a practical solution that will build a firm foundation for your financial success and help you avoid the perils of Bankruptcy. Ask us for help.

Holiday Closings

Memorial Day
May 31

Labor Day
September 6

Independence Day
July 5

