



financial products and services that enrich your life

October 2012 Newsletter • experience the difference

Home For the Holidays with a DCFCU Mortgage Loan

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 understand that buying a house right now can be a daunting prospect. That's why DCFCU takes time to fully answer all of the questions you might have and work with you to get you a house that you can afford. We service our loans locally too, so you don't have to worry about calling someone across the country, or possibly even someone in another country.

Instead of trying to keep shareholders happy like big banks, we're member-owned which means that our one and only priority is taking care of you and your family as best we can. 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.

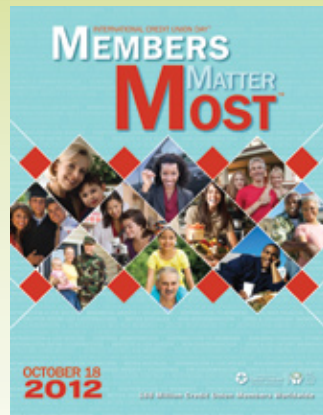
*Annual Percentage Rate is based on personal credit history. Existing DCFCU mortgage loans are not eligible for refinance under this promotion.



Celebrate International Credit Union Day With DCFCU

Be sure to join us, along with the more than 186 million credit union members worldwide, on **October 18th** for International Credit Union Day. This year's theme is "Members Matter Most". We want to take this opportunity to thank you all for being members of DCFCU and letting us serve you.

Stop by our Ecorse, Lincoln Park, or Woodhaven offices on October 18th to celebrate with us and share in some refreshments in the lobby.



Bill Pay is Getting an Upgrade

We are upgrading our current Bill Pay service with the help of CheckFree™. CheckFree is an Award winning, industry leading bill pay program that offers members an intuitive Payment Assistant that makes scheduling payments and reviewing e-bills fast and easy while remaining as secure as it has always been.



Fraud Monitor Service

DCFCU uses a fraud monitoring service called Falcon®. When suspicious activity occurs on your account, Falcon will flag it and try to contact you to verify whether or not you are responsible for that activity. If Falcon can't reach you to verify the activity, they will place a temporary block on your account until they can get a hold of you. This is to protect you from fraud. Please make sure that you have your primary phone number listed on your account as the number where you are most available. For many of our members, this is their cell phone number. Providing that number as your primary contact is the best way to avoid your account being blocked and to prevent fraud.

Also, when you go on vacation, you should contact DCFCU to let us know that you will be in a different location than usual, so that the fraud monitor doesn't suspect unusual activity of being fraud. The next time you visit a DCFCU branch, you should check to verify what phone number we have listed on your account to make sure you can be reached.



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
(Full Service Branch)

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 Clause is Coming to Town

We've heard from our little elves that Santa is on his way to DCFCU to wish all of our members a Happy Holiday. Our young members are invited to get their photo taken with Saint Nick. Plus, they will receive a special holiday gift.

Santa will be coming down the chimney at the following DCFCU locations from 1:00pm to 4:30pm:

Lincoln Park Office

Wednesday, December 5th

Woodhaven Office

Thursday, December 6th

Ecorse Office

Friday, December 7th



Holiday Closings

Columbus Day
October 8th

Veterans Day
November 12th

Thanksgiving Day
November 22nd

November 23rd
(Drive-thru Only from 9am-1pm)

Christmas Eve
December 24th

Christmas Day
December 25th

New Years Day
January 1st