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January 2011 Newsletter • experience the difference

A Better Way to Buy a Vehicle

Downriver Community Federal Credit Union and GoAuto are your exclusive source for Member Certified™ vehicles. Now you can purchase a Premium Pre-Owned vehicle directly through the credit union whenever you want. To get started, simply visit our website (www.downrivercommfcu.com) and click on the GoAuto button.

Your Online Resource

We have Premium Pre-Owned vehicles of every type and within every budget, even below \$10,000. Each vehicle includes multiple photos and a complete feature breakdown. You can also use the site to read reviews, check safety ratings, and request a test-drive.

Buying a Car Should be Easy

We've created a better way to buy. No pressure, no haggling, no long drawn out trip to a dealership. Just get pre-approved for credit union financing, select the vehicle you are interested in and one of our non-commission Member Service Reps will bring it to you for a test drive. If you like the vehicle, we'll complete your purchase right at the credit union.

Get Pre-Approved
Get \$100 off any Vehicle
Plus a Surprise Gift



Exclusive Member Benefits Including:

- Member Certification Through our 126-Step Process
- A 1 Year Limited Warranty
- A Free Vehicle History Report
- A 5 Day Return Policy – No Questions Asked
- .25%APR off your Pre-Approved Rate

To get started, visit our website (www.downrivercommfcu.com) and click on the GoAuto button or visit any branch location to get pre-approved.

APR = Annual Percentage Rate. For full program details 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 three 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 4, 2011 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 Viola Bryant, Walter Walker and John Williams.

69th Annual Meeting

Save the Date!

Sunday April 10, 2011

St. Francis Xavier Church Hall
4250 W. Jefferson Ave., Ecorse

Doors open at 1 p.m.
Meeting commences at 2 p.m.

All DCFCU members are welcome to attend!



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



Just File It! We'll Help

Did you know that over \$25 million of Michigan's share of the Federal Earned Income Tax Credit went unclaimed last year? If you're still doing your taxes the old fashioned way, you could be missing out on valuable tax credits too! In order to assist, DCFCU is pleased to be offering access to **Just File It! We'll Help**, a free step-by-step program that will help you complete your state and federal taxes online and uncover applicable tax credits.

Starting January 14th, members can access **Just File It! We'll Help** directly from a link on DCFCU's homepage. The link will lead to the I-CAN E-file website, where you'll answer simple questions about your income to generate your official tax forms. You then have the option to either print and mail the completed forms or submit them electronically over the secure site. In 2009, Michigan users of Just File It! earned a collective return of over **\$12.7 million!**

Be sure to take advantage of this free service! You can preview the I-CAN E-file website at www.icanefile.org.



Santa came to DCFCU!

Santa's visit to DCFCU was a holiday hit!
Don't miss all the fun next year!

Scholarship Applications

Think you're at the head of the class? Then we want you to prove it! 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 April 1, 2010, so don't miss this opportunity to contribute to your future!

Holiday Closings

Martin Luther King Day

January 17th

President's Day

February 21st

