



For Immediate Release

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**DFCU Financial Issues One of the Largest Dividends
in Credit Union History**
Credit Union Remains Strong Despite Challenging Economy

DEARBORN, Mich., Tuesday, Dec. 12, 2006 – DFCU Financial announced today that it is issuing one of the largest dividends in credit union history -- \$17.5 million. It's been more than 20 years since DFCU Financial has been in the financial position to offer a patronage dividend to members.

According to Dr. Robert Chapman, medical director of the Josephine Ford Cancer Center and chairman of the DFCU Financial Board of Directors, "Over the last six years since DFCU's new leadership has been in place, we've been able to save millions of dollars each year by operating the credit union much more efficiently. It's because of this cost savings and the loyalty of our 160,000 members that we are now able to issue this special patronage dividend."

This is how the dividend was calculated: each member of record as of November 30, 2006, will receive a 0.5% dividend on their 2006 average loan and savings balances. Though the amount paid depends upon balances, each and every member, from the youngest to oldest, will receive at least \$50, which will be deposited to members' accounts the week of January 8, 2007.

"As holiday bills roll in and the frenzy of tax season begins, we hope this dividend is a welcome surprise," Dr. Chapman said. "In fact, while there is no guarantee, it's the intent of the DFCU Financial Board to continue issuing periodic dividends to members so long as the credit union sustains the level of strong financial performance achieved over the past six years. We've worked hard to establish an efficient credit union that is able to give back to its members.

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“Given our challenging economy, the fact that DFCU Financial is able to issue a dividend, build new branches, introduce payment- and interest-free loans through the Career Transition program, and still be financially strong and well-capitalized, is testament to how well run the credit union is under the current leadership,” Chapman said.

DFCU Financial is headquartered in Dearborn, Mich. With more than \$1.8 billion in assets, DFCU Financial is the largest credit union in Michigan. It currently operates 11 full-service Detroit-area branch offices in addition to educational student-run branches at Dearborn High School and Livonia Franklin High School. To find out how you can join DFCU Financial, call 313.336.2700 or 888.336.2700 from outside the local area, or visit www.dfcufinancial.com.

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