



For Immediate Release:

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DFCU Financial to Offer Free Seminar to Educate Community On the State of the Mortgage Industry

DEARBORN, Mich., Feb. 5, 2008 – As a community service, DFCU Financial, Michigan’s largest credit union, will be presenting the following seminar:

**Mortgage Options and Answers
Laurel Manor Banquet & Conference Center
39000 Schoolcraft Rd.
Livonia, MI 48150
Saturday, Feb. 23, 2008, at 1:00 p.m.**

The seminar is free and open to the public. Mortgage loan officers and members of DFCU Financial’s full-service Mortgage department will be on hand to discuss:

- The economy and its effect on the mortgage industry
- The terms of your loan
- Changes in underwriting guidelines and market conditions that could affect you
- The importance of doing business with a trusted advisor
- Possible refinance opportunities

“The reason for this seminar is to educate the community,” said Mark Shobe, president and CEO of DFCU Financial. “We’ve found that a lot of people just do not know what to do about their mortgage situation or where to go for trusted advice.

“There are many lessons to be learned from the whole mortgage debacle, and one is that not all mortgage lenders are alike,” Shobe said. “As many homeowners are beginning to learn, some

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lenders do not have their best interests in mind, which can cost you your home. It's a tough way to learn the lesson that it *does* matter where you get your mortgage.”

Reservations are required to attend the seminar. To reserve your seat, please call 313.322.8394. If you cannot attend the seminar, but would like to meet with a mortgage loan officer to find out how to obtain a better home financing situation, call 888.336.2700, or stop by one of our branch offices.

DFCU Financial, headquartered in Dearborn, is Michigan's largest credit union with \$1.8 billion in assets. It currently operates 12 full-service Detroit-area branch offices in addition to educational student-run branches at Dearborn High School and Livonia Franklin High School. In 2006 and 2007, DFCU Financial awarded a special patronage dividend of more than \$17 million to its members, which was the largest in the history of credit unions. Anyone can join DFCU Financial. To find out how, call 313.336.2700 or 888.336.2700 from outside the local area, or visit www.dfcufinancial.com.

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