



For Immediate Release

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**DFCU Financial Issues Largest Dividend
in Credit Union History – more than \$17 Million
125,000 Michigan Citizens to Receive Payment**

DEARBORN, Mich., Tuesday, Oct. 23, 2007 – DFCU Financial announced today that it is issuing for the second consecutive year an annual dividend in excess of \$17 million – the largest dividend in the history of the Credit Union Industry.

Nearly 134,000 people will receive a dividend payment; 125,000 of which are Michigan residents. DFCU Financial, Michigan's largest credit union, announced its first dividend in 2006, a history-making \$17.5 million. The 2006 dividend was the first patronage dividend given to members in more than 20 years.

"Given the continuing economic challenges our state is facing, the DFCU Financial Federal Credit Union Board of Directors is pleased to provide this patronage dividend to members as an added benefit of membership at Michigan's largest credit union," said Mark Shobe, president and CEO of DFCU Financial.

This is how the dividend will be calculated: eligible members will receive a 0.5% dividend on their 2007 average loan and deposit balances. Though the amount paid depends upon balances, each eligible member, from the youngest to oldest, will receive at least \$50, which will be deposited to members' accounts the week of January 7, 2008.

DFCU Financial has invested more than \$50 million in southeastern Michigan since 2003

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through branch expansions, jobs creation, dividends and investments in our schools and communities. On November 5, 2007, DFCU Financial will be opening its 12th branch in Madison Heights near John R and 14 Mile Roads, with more expansion planned for 2008 and 2009.

“The entire DFCU Financial team has worked very diligently to establish an efficient credit union that is able to give back to its members. 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, provide free credit and budget counseling, and still be financially strong and well-capitalized, is testament to our loyal member base and how well the credit union is operating amidst this struggling economy, “ Shobe said. “While it is not guaranteed, it is our intent to keep issuing dividends annually. This is a benefit to our members and a boost to our local economy.”

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. In 2007, DFCU Financial was named one of the 101 Best and Brightest Companies to Work For for the fourth consecutive year. Everyone 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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