

NOTES

Highlights

- New Free Seminars
- Upgrades to DFCU OnLine
- New Check Provider
- Summer Financial Camp for Kids



- New Online Mortgage Center

DFCU Financial Named "Michigan Economic Bright Spot"

DFCU Financial was recently named a "Michigan Economic Bright Spot" by *Corp!* magazine. According to the Warren-based business publication, Michigan may be suffering from a downturn in the economy, but there are businesses that are doing well and making a positive impact in our state. "Companies that are driving Michigan's economy forward are our bright spots," said Jennifer Kluge, publisher of *Corp!*. "Michigan counts on these businesses to drive our future and ensure that our local communities and state are a better place to live and work."

"Being named a 'Michigan Economic Bright Spot' is a great distinction given our struggling economy," said Mark Shobe, president and CEO of DFCU Financial. "We are a financially strong and efficiently run operation so we have the resources to give back to our members and invest in our communities at a time when it is greatly needed."

Since 2003, DFCU Financial has invested more than \$50 million in southeastern Michigan through branch expansions, job creation, special dividends and investments in our schools and communities. It is one of only a few financial institutions in the



area that isn't relocating, reducing its workforce or closing branches. Over the last two years, DFCU Financial has given back to members more than \$34 million dollars in special dividends, which is based upon a member's total relationship with DFCU Financial, not just because they opened an account.

Interest Checking Plus to Get More INTERESTing

In response to member feedback, we are enhancing our Interest Checking Plus account to provide more value to our members.

One feature is a new tiered rate structure based on the balance in the Interest Checking Plus account allowing you to earn a better rate of return. The more money you keep in checking, the higher your interest rate will be. Beginning July 17, our new rate structure is shown below. Specific rate information will be available online or in our branches on July 17.

\$0 to 2,500
\$2,500 to \$9,999
\$10,000 to \$24,999
\$25,000 to \$49,999
\$50,000 to \$74,999
\$75,000 to \$99,999
\$100,000 or more

Additionally, members who are enrolled in overdraft services with Interest Checking Plus will have an increased limit to \$750. If you

currently don't have an Interest Checking Plus account, it's the perfect time to consider one. Not only will you be able to take advantage of the new benefits listed above, you also will receive:

- Two free check orders through DFCU Financial annually
- Free money orders, cashier's checks and traveler's checks
- Free incoming wire transfers

Maintain a minimum average combined monthly balance in all your deposit accounts (savings, checking, money market, certificates, IRAs) of \$10,000 and the \$10 fee will be waived.

To switch your basic Checking account to Interest Checking Plus, simply call our Member Service Center at 313.336.2700 or 883.336.2700 outside the local area. To open a new Interest Checking Plus account, visit one of our 12 convenient locations.

President's NOTE:



Mark Shobe
President and CEO
DFCU Financial

Helping People Manage Their Financial Lives

Members continue to tell us that they are finding it difficult to financially make ends meet and

adapt to new and unexpected circumstances, such as wage cuts, loss of benefits, early retirement and layoffs. We're all acutely aware of these economic realities. However, there is help available here at DFCU Financial. We can help you manage your finances in order to live comfortably in this new economic reality.

Right now is the best time for all of us to take a look at our financial situations and make adjustments. Rising

gasoline and food costs have impacted everyone's budget. And unfortunately, our homes, which used to be our nest eggs, are no longer sources to help finance a child going to college or a remodeling project.

Over the last five years, more than 8,500 people have attended one of DFCU Financial's free Financial Management seminars or received private counseling with our Accredited Financial Counselor Charles Hoff. We've helped many people with a range of needs: from those who required a budget to those with tens of thousands of dollars in credit card debt. We've seen people who were saddled with debt

change their financial picture to become investors saving for retirement.

A great success story is about a newly divorced mother who had credit card debt, a mortgage, plus all the normal day-to-day living expenses. She went to see Charles Hoff, who helped her restructure her finances so she could stay in her house, care for her children and pay off her debt. It took a little time but she reduced her spending and cleared all her debt with the exception of her mortgage. And she was glad she did. Shortly thereafter, she lost her job. However, since she had a sound financial structure in place and had no debt, she was in a position to take a

lower paying job and get back to work. She recently wrote that she's doing just fine and is very grateful she attended our seminars.

This summer, we're pleased to introduce three new seminars to help our members: Estate Planning, Personal Wealth Builder, and Post-Retirement Wealth Retention. You can read about these seminars in this issue of Notes. Like our other seminars, these were created to give members the help and skills needed to create secure financial lives. We may not be able to control Michigan's economy, but we can certainly impact our own personal economy. Thank you for your loyal membership.

DFCU OnLine To Receive Upgrade

Later this summer, you'll notice a new look and additional features to our Internet banking service DFCU OnLine. To make the transition to the new DFCU OnLine easy for you, there is nothing you need to do. You will continue to use your member number and current password to access your account; your image, phrase and security questions will not change; and all previous account history will still be available. Additionally, your account transfers, loan payments and online bill payments will remain intact.

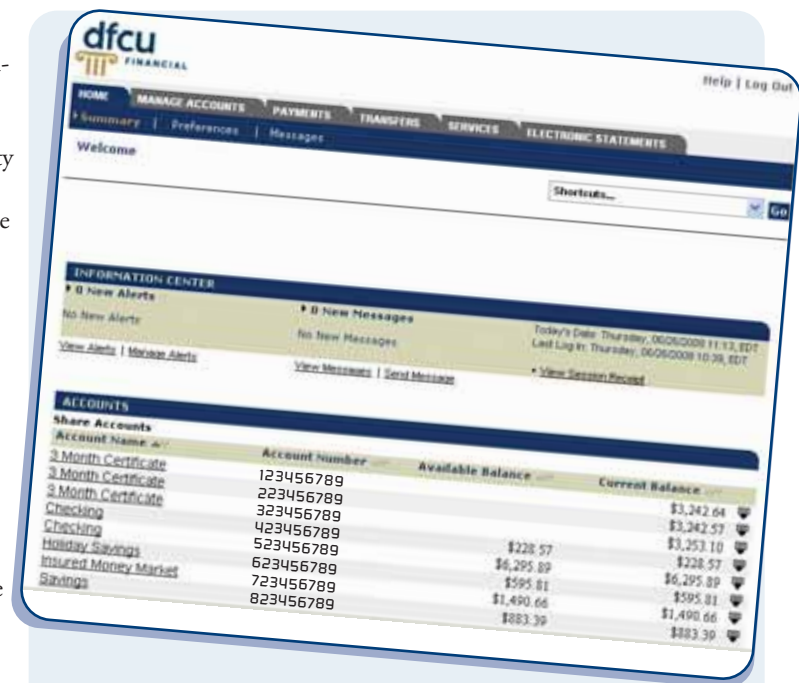
New Features

Based on member feedback, we are happy to announce several new features to DFCU OnLine including the ability to:

- Request and receive e-mail alerts
- Export account transaction history to Quicken or MS Money and other formats
- View expanded account history and more information about your accounts, such as dividend and interest rates
- Update personal information (address, telephone number, etc.) online
- Place stop payments on checks

Keeping You Informed

You can expect to receive more information with an exact launch date through DFCU OnLine's Message Center and via e-mail if we have a personal e-mail on file for you. You also will find detailed information about the enhancements at www.dfcufinancial.com.



A preview of what members will see when they log-on to the new DFCU OnLine

New Free Seminars Offered

As a result of member feedback, DFCU Financial is pleased to offer three new free seminars to help you manage the financial aspects of your life: Estate Planning; Personal Wealth Builder; and Post-Retirement Wealth Retention.

Estate Planning

Estate planning is an essential, yet often overlooked, element of a sound financial plan. We have enlisted the assistance of local attorneys to give you an overview of the importance of estate planning in order to leave your hard-earned assets to your heirs without penalty or concern. Estate planning is not just for the wealthy, it is for anyone who has children, a home, 401Ks and/or health care concerns.

The topics discussed are:

- When is a will not enough
- Legal documents such as Revocable Living Trusts, Last Will and Testaments, Durable Powers of Attorney and Patient Advocate Designations
- How to avoid probate and taxes

Personal Wealth Builder

This seminar is designed to help you understand the challenges you face when it comes to retirement planning. We'll offer practical advice on how to identify and reach retirement goals. Other topics discussed are:

- Becoming aware of the changing face of retirement
- Establishing your own personal financial point of reference
- Wealth-destroying traps to avoid
- How to become a proactive wealth builder

Post-Retirement Wealth Retention

You have finally retired after spending years saving for this time in your life. Now how do you preserve what you've saved? This seminar will show how sound wealth retention is a combination of both good defensive and offensive money management strategies. The topics discussed include:

- How to maintain your chosen lifestyle throughout retirement
- Common financial mistakes made after retirement
- Future challenges facing today's retirees
- Financial tools to preserve wealth
- Closing financial gaps in retirement

Here is a complete list of the free seminars offered by DFCU Financial through October 2008: All seminars run from 6:30 p.m. until 8:00 p.m. For reservations, please call 313.322.8480. For reservations to the Estate Planning seminar, please call 313.322.8223.

PART 1 – PERSONAL MONEY MANAGEMENT

Doubletree Inn Dearborn (Located at Ford Road and the Southfield Freeway)	Tues., Aug. 5	Tues., Sept. 23
Livonia Branch	Mon., Aug. 4	Mon., Sept. 22
Canton Branch	Wed., Aug. 6	Wed., Sept. 24
Madison Heights Branch		Tues., Sept. 30

PART 2 – CREDIT MONEY MANAGEMENT

Doubletree Inn Dearborn (Located at Ford Road and the Southfield Freeway)	Tues., Aug. 19	Tues., Oct. 7
Livonia Branch	Mon., Aug. 18	Mon., Oct. 6
Canton Branch	Wed., Aug. 20	Wed., Oct. 8
Madison Heights Branch		Wed., Oct. 15

PART 3 – PERSONAL WEALTH BUILDER

Doubletree Inn Dearborn (Located at Ford Road and the Southfield Freeway)	Tues., Sept. 9	Tues., Oct. 28
Livonia Branch	Mon., Sept. 8	Mon., Oct. 27
Canton Branch	Wed., Sept. 10	Wed., Oct. 22

PART 4 – POST-RETIREMENT WEALTH RETENTION

Doubletree Inn Dearborn (Located at Ford Road and the Southfield Freeway)	Wed., Aug. 27	Tues., Oct. 21
Livonia Branch	Mon., Aug. 25	Mon., Oct. 20

ESTATE PLANNING SEMINAR

Doubletree Inn Dearborn (Located at Ford Road and the Southfield Freeway)	Tues., Aug. 26
Livonia Branch	Tues., Aug. 12



Miscellaneous NOTES:

A Reminder About Account Numbers and Electronic Transactions

If you are setting up an electronic credit to or payment from one of your DFCU Financial accounts, please remember to use the appropriate account number found

on your credit union statement. You will also need DFCU Financial's Routing/Transit number which is 072486791. Doing so will ensure your transaction is

processed correctly.

As always, DFCU Financial seeks to provide members with the most efficient and cost-effective solutions.

Financial Camp for Kids – New This Summer

DFCU Financial is proud to present a comprehensive financial education program this summer for children ages 7 to 12. The program runs from 9:30 a.m. until 12 noon

and will feature games, prizes, important kid-tested and approved financial tips and a pizza lunch. Please join us and bring a friend along. Reservations are needed.

Please call 313.322.8225.

- Fairlane
Wednesday, August 6th
- Livonia
Wednesday, August 13th

Wise Kids Club Event on August 23

A Wise Kids Club event will be held on Saturday, August 23, from 10 a.m. until 2 p.m., at the Maplewood Community Center in Garden City. There will be a presentation, All About Owls, given by Crosswind Marsh Wetlands

Preserve. The cost is \$3.00 per child and there is no charge for adults. Reservations are required. Please call 313.322.8222 beginning on Friday, August 1. For more information about the event, visit dfcufinancial.com/learn.



New Online Mortgage Center

DFCU Financial is pleased to announce our newest Web site feature — The DFCU Financial Mortgage Center. Mortgage Center gives you the power to research mortgage products, search for personalized rate

quotes and apply online for a mortgage loan or refinance an existing loan 24 hours a day, 7 days a week. This unique application is created for you based on your answers and personal situation and takes approximately

20 minutes to complete.

Go to www.dfcufinancial.com and click on Borrow/Home Buying/DFCU Financial Mortgage Center to find out more about this new and exciting feature.

Holiday Hours

All DFCU Financial branch offices will be closed in observance of the following holidays:

- Labor Day, Monday, September 1
- Columbus Day – Monday, October 13

PUBLISHED QUARTERLY FOR THE MEMBERS OF DFCU FINANCIAL.

Please send questions or comments to:
Marketing Department, P.O. Box 6048,
Dearborn, MI 48121-6048,
or to feedback@dfcufinancial.com.

GENERAL OFFICES

P.O. Box 6048
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CALL

313.336.2700
PRESS 1

888.336.2700
(OUTSIDE THE LOCAL AREA)
PRESS 1

WEB SITE

www.dfcufinancial.com

TELEPHONE BANKING

CALL 313.336.2700
PRESS 1

888.336.2700
(OUTSIDE THE LOCAL AREA)
PRESS 1

BRANCH OFFICES

FAIRLANE BRANCH
400 Town Center Drive, Dearborn

CANTON BRANCH
1477 N. Canton Center Road, Canton

COMMERCE BRANCH
2765 Commerce Crossing Road
(next to M-5), Commerce Township

GARDEN CITY BRANCH
7075 Merriman Road, Garden City

GREENFIELD BRANCH
15400 N. Commerce Drive, Dearborn

HENRY FORD HOSPITAL BRANCH
2799 West Grand Boulevard, Detroit

LIVONIA BRANCH
37373 Seven Mile Road, Livonia

MADISON HEIGHTS BRANCH
600 East 14 Mile Road, Madison Heights

OAKWOOD-BEECH BRANCH
21551 Oakwood Boulevard, Dearborn

OAKWOOD-SOUTHFIELD BRANCH
17600 Oakwood Boulevard, Dearborn

RIVERVIEW BRANCH
18070 Fort Street, Riverview

VISTEON VILLAGE BRANCH
40300 Tyler Rd, 37 Main Street Visteon Village
Van Buren Township

NCUA

Your savings are federally insured to at least \$100,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.



DFCU FINANCIAL IS AN EQUAL OPPORTUNITY LENDER.

THE INFORMATION IN THIS NEWSLETTER IS AS CURRENT AS POSSIBLE. However, DFCU Financial reserves the right to add, change, or delete services, and all rates and terms are subject to change without notice.

