



Plan your financial future.

We recommend investment options that are in your best interests, not ours.

DFCU Financial Partners has Financial Consultants licensed through CUSO Financial Services, L.P. (CFS) available by appointment at all branch locations.

Our CFS consultants guide you through the complex world of investing—in plain English. They offer complimentary consultations and have received their Chartered Retirement Planning CounselorSM designation through the College for Financial Planning.

Our CFS Financial Consultants are here to help guide you, regardless of the size of your portfolio.

Prefer to make your own moves? You can also buy and sell stock through CFS' online trading service.

***Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (member FINRA / SIPC) and SEC Registered Investment Advisor. Products offered through CFS: **are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal.** Investment Representatives are registered through CFS. DFCU Financial has contracted with CFS to make non-deposit investment products and services available to credit union members. DFCU Financial Partners is a division of DFCU Financial.

For all your banking needs

Click: [DFCUfinancial.com](https://dfcufinancial.com)

Call: 888.336.2700

Come in: Branch locations across Michigan

For all your investment needs

Click: [DFCUfinancial.com](https://dfcufinancial.com)

Call: 800.255.5960

Come in: Branch locations across Michigan



Better than a bank.



NCUA Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.

Get to Know DFCU



Hi. Allow us to introduce ourselves.

We're DFCU Financial, a credit union with a reputation built on outstanding customer service and financial know-how. We're experts who make it easy for you to successfully manage your financial life.

We offer all the products and services you'll find at a big bank alongside personalized customer service you won't find anywhere else. That's what makes DFCU Financial better than a bank.



Better than a bank.



Be a member, not a customer.

Expert, friendly service isn't the only perk that comes with DFCU membership.

Through our **Cash Back*** program, qualified members receive one-half percent (0.50%) Cash Back on their average yearly loan and deposit balances. For some members, this could mean a monthly mortgage payment each year. Ask us how to get your share.

We offer free financial seminars and individual counseling on topics like money and credit management and retirement planning in the Detroit, Ann Arbor, Grand Rapids and Lansing areas, which means it's easy to attend wherever you live.

Exclusive discounts for attractions and services like Rx Optical, TurboTax®, Sprint® and the Henry Ford Museum save you money.

*While the DFCU Financial Board of Directors intends to pay Cash Back every year, and has done so since 2006, Cash Back is not guaranteed and will depend on our financial performance and other factors. Annual Cash Back payments are limited to an aggregate of \$25,000 for each tax-reported owner. IRS requires that Cash Back for an IRA be paid to the same IRA account, and that it be open when Cash Back is deposited. Cash Back to Business Banking members is subject to additional terms. Anyone who causes DFCU Financial a loss for any reason is not eligible for Cash Back.

Bank anytime, anywhere.

Manage your money on your own time.

DEBIT CARDS (MasterCard® Debit Card)

- Shop online, at stores or over the phone using your card
- Get cash back fast at participating merchants using your PIN
- Access your money for free at more than 7,000 ATMs in Michigan and almost 30,000 across the U.S.

ONLINE BANKING (DFCU OnLine)

- Manage your money from a laptop, tablet or smartphone
- Set up customized text message and email alerts
- Review monthly statements, account balances and history and credit card account information in one place
- Pay bills and send money electronically
- Transfer money directly into another member's account

MOBILE BANKING (DFCU Mobile)

- Download our free online banking app from the App Store or Google Play for use on your mobile device
- Deposit checks, transfer funds, pay bills and check balances on the go
- Use touch authentication on Touch ID-enabled Apple devices for extra security

DIGITAL WALLETS (Mobile and Online Payments)

- Use Apple Pay, Android Pay or Samsung Pay with your DFCU Financial credit or debit card
- Use Visa Checkout to store your card details securely

Get all of the essentials.

We offer easy-to-understand products that cover all your financial needs.

CHECKING ACCOUNTS

- No minimum balance fee
- No monthly maintenance fee

INTEREST CHECKING PLUS ACCOUNTS

- Minimum balance required in deposit accounts
- Get free money orders, free incoming wires and two free check orders per year
- Deposit more and earn more with tiered interest rate structure

SAVINGS ACCOUNTS

- Earn interest as you save money

CERTIFICATES

- Save safely and securely with a fixed interest rate
- Deposit more and earn more with tiered interest rate structure

INSURED MONEY MARKET ACCOUNTS

- No monthly fees
- Deposit more and earn more with tiered interest rate structure
- Enjoy 24/7 access to your money

IRAs

- Pick a Traditional or a Roth IRA depending on your financial needs and goals

Find loan solutions for life.

You won't find anything hidden in the fine print. Many of our loans offer rate discounts when you set up autopay from your DFCU Financial checking account.

LOANS

- Get instant loan decisions on auto, boat, RV and home equity loans
- Apply at DFCUfinancial.com, at any branch, by mail or by phone

MORTGAGES

- Take advantage of our free mortgage review to discuss your mortgage needs
- Receive a personalized rate quote online or in a branch
- Enjoy our service for the life of the loan; we won't sell your mortgage the moment it closes
- Receive customized title services, loan closings and For Sale By Owner guidelines from our onsite title agency
- Apply at DFCUfinancial.com, at any branch, by mail or by phone

CREDIT CARDS (Visa® Platinum Credit Card)

- Get an instant decision on your credit card application
- Enjoy competitive variable rates
- Apply at DFCUfinancial.com, at any branch, by mail or by phone

Start smart money management early.

We teach the basics of saving, spending and sharing through our fun and educational activities and products.

WISE KIDS CLUB (KIDS AGES 0-12)

- Receive a free quarterly kids' financial education newsletter
- See your savings pay off by making a deposit to receive a quarterly prize

TWEEN ACCOUNTS (TWEENS AGES 10-13)

- Learn to plan for big purchases with a personal savings account

TEEN ACCOUNTS (TEENS AGES 14-17)

- Get familiar with using a debit card connected to a personal checking account
- Prepare for the future with a personal savings account
- Start to use credit responsibly with a credit card (Teen Visa® Platinum Credit Card)**

**A parent must be cosigner on the account and meet credit requirements.

