



EMV Cards – One Little Chip Makes a Difference

What's the big deal about the chip?

The security of your account information is paramount to us. That's why we're converting our cards to use the EMV "chip" technology – a microchip with encrypted account information. Chip cards and merchant terminals work together to protect in-store payments. A unique one-time code is generated behind the scenes that's needed for the transaction to be approved, a feature virtually impossible to replicate in a counterfeit card.

What to do when your new EMV chip card arrives



Visa® Platinum EMV Credit Cards will be mailed to you when your current card expires. Upon arrival, simply follow the activation instructions printed on the card and begin using it as usual.



MasterCard® EMV Check Cards will be mailed to you on an accelerated renewal schedule this fall. Your new EMV check card arrives with new chip technology and a new card number.

Why new check card numbers? Since members use their check cards for much of their everyday banking needs, issuing new card numbers was a way to further reduce risk as these numbers have never been in circulation and not been included in any previous card compromises. Here's what to do when your new check card arrives:



1. Activate and select a PIN to start improving the security on your check card transactions immediately.



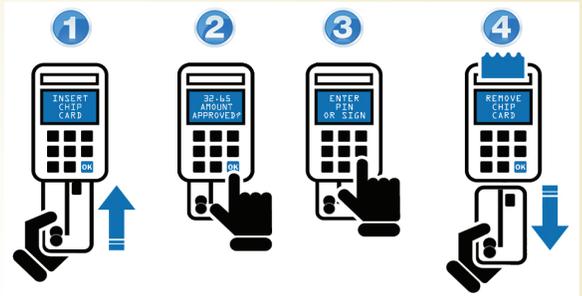
2. Destroy your old card for security purposes as soon as you activate your new check card.



3. Update automatic payments by providing the new card information to merchants you set up for automatic payments to ensure future charges are approved.

Expect a change at checkout

Merchants within the United States are also converting to EMV-ready terminals to process chip card transactions for both credit and debit cards, and your experience at checkout line may change:



1. **Insert card** with the chip toward the terminal, facing up. DO NOT remove card until prompted.
2. **Leave the card in the terminal.** You'll be prompted to approve the amount but the card remains in the terminal during the entire transaction.
3. **Sign the receipt or enter a PIN** to complete the transaction.
4. **Remove your card** when the terminal says your transaction is complete and take your receipt.

Remember...expect no interruption of service as a result of your EMV chip cards. If the merchant is not yet equipped with an EMV-ready terminal, your card transaction can be processed using the magnetic stripe already embedded in your EMV card.

Some things don't change – we're here for all your questions

- » Visit our website for answers to frequently asked questions on EMV
- » Call us at 888.336.2700
- » Visit a branch near you

Member Appreciation Week: October 19-24

Stop by your local DFCU Financial branch and join us in our special celebration of you! During **Member Appreciation Week**, DFCU Financial wants to thank you for your loyal membership and

celebrate being the credit union you trust with your business. Fresh Michigan apples will be available for you to enjoy, and you will have a chance to win a Visa Gift Card. We look forward to seeing you there!



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Mark Shobe
President and CEO
DFCU Financial

You Can Feel Secure with DFCU Financial

As we enter the last quarter of the year, it's a great opportunity to reflect on 2015.

This has been a time of big

change for DFCU Financial and we have been privileged to be your credit union partner through these changes.

If I had to describe this year's focus in one word, it would be security. There are many ways, programs and products that we have fine-tuned, created or updated to provide enhanced security for you, our valued members.

Online Banking

In order to maximize security (as well as increase functionality), we rolled out the updated DFCU OnLine in late February. This new online product allows us to stay ahead of the technology curve with an integrated solution for Internet banking, mobile banking and multi-factor authentication.

EMV (EuroPay MasterCard Visa)

The nationwide shift to EMV is well underway. EMV—which stands for Europay, MasterCard and Visa—is a global standard for credit and debit cards featuring a computer chip with encrypted account information that is used to conduct transactions. The introduction of EMV in the U.S. is necessary to combat fraudsters, reduce card fraud losses and provide a safer shopping experience for consumers. This year, DFCU Financial Visa credit cards and MasterCard check cards are equipped with this technology (see cover article for more). For consumers, it means activating new cards and learning new payment processes, but most of all it means greater protection against fraud for in-store purchases.

Approximately 120 million Americans have already received EMV chip cards from their financial institutions, and that number

is projected to reach nearly 600 million globally by the end of 2015, according to Smart Card Alliance estimates.

Fraud Monitoring

We utilize Defense Edge, a fraud prediction system designed to identify fraudulent card activity at an early stage. The system tracks a cardholder's spending patterns, and may contact you if/when changes in the pattern occur to verify recent credit or debit card activity.

» **“Having the EMV chip means greater protection against fraud for in-store purchases.”**

In 2014, Target and Home Depot experienced data breaches that impacted many of our members. Other such incidents have caused major national and international concern. As we continue to use Defense Edge to monitor accounts for suspicious activity, there are times when it is necessary to issue new cards to reduce the risk of possible fraud and ensure the security of our member accounts. We make these decisions with great care, as we recognize the inconvenience to you when this action is necessary.

We also monitor for potential fraud every bill pay and PopMoney transaction that is scheduled through DFCU OnLine. If we detect a payment that does not fit your bill pay or PopMoney pattern, we will contact you.

Financial Seminars

We want to give you the tools to ensure a more secure financial future for you and your family. To that end, we offer targeted, informative and free financial seminars, taught by Charles Hoff, member financial education counselor, AFC. With wit and knowledge, Charles offers guidelines for establishing healthy credit, living debt-free and how to manage your finances pre and post retirement (with a specific focus on

social security readiness).

New Branches

For those who find additional security in stopping by a brick-and-mortar location to manage their finances, we recently opened our new Plymouth Township branch and have plans to add four more buildings in the next six months. In addition to creating those personal relationships between our members and expert staff, investing in these communities offers local residents the security that comes with knowing there are thriving businesses in town.

Business Banking

Speaking of local businesses, we can now provide them a more secure financial future with our new Business Banking solutions and services. Through extensive collaboration with small business owners across the state of Michigan, our Business Banking product line and financial guidance help local owners meet their short- and long-term banking goals and provide resources to a business' best advantage. As we say, “Do what you want for a living. We'll do the rest. We make it easy...and we make you feel more secure.”

Community Engagement

When our children are well educated, their future is more secure. That's why we support local education foundations and other charitable organizations around the state through targeted donations, scholarships and volunteer engagement. From the purchase of math manipulatives that enhance student learning, to mentoring young entrepreneurs, to honoring teachers who have made an impact, we constantly look for ways to make the future secure for our young leaders and current educators.

Looking back can be rewarding, but looking ahead to 2016 is exciting and full of promise. One thing is certain: you can be secure in the knowledge that we will continue to be diligent and responsive when it comes to your financial peace of mind.

Plan Ahead with Our Financial Seminar Series

Fall is a great time to review your finances and plan for the future. Attend one of our popular, informative seminars offered through December. Expert Charles Hoff will walk you through important money matters, such as strategies to

preserve healthy credit, and how to achieve a “debt free” life while saving for retirement. All seminars begin at 6:30 p.m. unless otherwise noted.

Debt-Free Living

A good budget is the foundation of any good financial plan. Learn how to create a budget that takes “unexpected expenses” into consideration.

Lansing	South Lansing Branch	4510 S. Pennsylvania Ave.	Monday, October 26
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Pre-Retirement Wealth Builder

Be prepared for retirement with our Pre-Retirement Wealth Builder seminar and incorporate both “defensive” and “offensive” money management approaches.

Kentwood	Kentwood Branch	641 44th St. SE	Tuesday, November 3
Lansing	South Lansing Branch	4510 S. Pennsylvania Ave.	Wednesday, November 4

Post-Retirement Wealth Retention

Learn tips to preserve what you’ve saved with our Post-Retirement Wealth Retention seminars.

Metro Detroit	Livonia Branch	37373 Seven Mile Rd.	Tuesday, October 27 (10:30 a.m. to noon)
	Dearborn (Fairlane) Branch	400 Town Center Dr.	Wednesday, October 28 (10:30 a.m. to noon)
Ann Arbor	Briarwood Circle Branch	225 Briarwood Cir.	Monday, November 2
Metro Detroit	Canton Branch	1477 N. Canton Center Rd.	Monday, November 9
	Madison Heights Branch	600 East 14 Mile Rd.	Tuesday, November 25

Retirement Readiness - Social Security Options

As we approach retirement, we’re faced with a lot of questions, many that relate to our Social Security benefit options. Should I take my benefits as early as possible, or is it better to wait? What is the difference in income I will receive if I wait? Get these answers and more at this informative seminar.

Metro Detroit	Canton Branch	1477 N. Canton Center Rd	Monday, November 16
Ann Arbor	Briarwood Circle Branch	225 Briarwood Cir.	Monday, November 23
Metro Detroit	Livonia Branch	37373 Seven Mile Rd.	Tuesday, November 24
	Madison Heights Branch	600 East 14 Mile Rd.	Monday, November 30
	Livonia Branch	37373 Seven Mile Rd.	Tuesday, December 1

Healthy Credit

Learn how to identify fake credit scores; where to obtain your “true” FICO credit score as well as several little-known facts that every consumer should know.

Ann Arbor	Briarwood Circle Branch	225 Briarwood Cir.	Monday, December 7
Metro Detroit	Livonia Branch	37373 Seven Mile Rd.	Tuesday, December 8
	Fairlane Branch	400 Town Center Dr.	Wednesday, December 9

All seminar reservations can be made online at dfcufinancial.com in the Member Benefits/Financial Seminars section.

Easy Gift Ideas

This holiday season, make shopping easy by giving DFCU Financial VISA Prepaid Gift Cards. Gift cards are safer than cash and more versatile than

merchant gift cards. VISA Prepaid Gift Cards can be purchased at any of our 24 DFCU Financial branch locations around the state. For the location nearest you,

please visit dfcufinancial.com, Banking/ATM Locations (at the top of the page).

Holiday Hours

We'll be open to serve you with the exception of the following holiday hours:

- » Columbus Day Monday, October 12. All offices closed
- » Veterans' Day Wednesday, November 11 All offices closed
- » Thanksgiving Thursday, November 26 All offices closed
- » Christmas Eve Thursday, December 24 All offices close at 1:00 p.m.
- » Christmas Day Friday, December 25 All offices closed
- » New Year's Eve Thursday, December 31 All offices close at 1:00 p.m.
- » New Year's Day Friday, January 1, 2016. All offices closed

While our branch locations are not open these days, our ATMs and Online Banking are still always available for your convenience.

Benefits of Membership with DFCU Financial

Some of the member benefits you can expect from DFCU Financial:

- » Our unique CASH BACK program
- » Free DFCU Online and Mobile Banking with mobile deposit including member-to-member transaction options
- » Fee-free access to more than 1,700 ATMs in Michigan, nearly 30,000 nationwide – more than the big banks
- » Insurance group discounts for DFCU Financial members
 - Home and Auto Insurance
 - Life and Accident Insurance
 - Loan Payment Protection
 - Guaranteed Asset Protection
 - Members e-Health Insurance
- » Free Financial Education Seminars and individual counseling on personal money and credit management, and retirement planning
- » Wise Kids Club and Teen Connection offer fun, relevant and age appropriate financial education programs for the entire family
- » Enjoy a 15% discount on membership at The Henry Ford – America's Greatest History Attraction
- » RxOptical VisionAdvantage program gives members discount optical care at locations throughout Michigan
- » Savings of up to \$15 on TurboTax federal products
- » Up to 15% off select Sprint plans

Check out these benefits at dfcufinancial.com.

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.

>>>> For a list of all DFCU Financial locations, please visit dfcufinancial.com or call the Member Service Center at 888.336.2700. >>>>

