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Whether we like it or not, Fall is here, with Winter on its inevitable way. Prepping your home for the cold months ahead will help reduce your energy bill — and doing it in the Fall means not having to labor away in the snow. These useful tips will help safeguard your home and save you money.

Patio Upkeep:

Cover up or bring in tables, chairs and the grill to prevent rust. While you're out on the patio, drain water out of garden hoses and stow them in a warm place — otherwise, the water can freeze, weaken the lining and cause holes to form.

To keep snow from piling up on firewood and making it too damp to burn, cover logs with a painter's tarp.

Mind the Gaps:

Seal gaps and cracks in your foundation and walls. To prevent chilly air from coming in (not to mention sneaky rodents) and money going out, invest in foam and caulk to seal gaps. It doesn't take much to prevent those outdoor drafts from coming in. To

fill larger openings, use an expanding foam filler from an aerosol can — it can. Once dried, the foam can be painted, sanded and stained. Around windows and doors, try a white, paintable caulk that you can peel off easily if you make mistakes, but lasts for years.

Program the Thermostat:

Either turn down your heat when you leave for work or better yet, invest in a programmable thermostat. These gadgets automatically turn the heat down when you're not home — and up before you return. Keep it around 65 degrees while you're at work, but not lower. Furnaces have to work harder to go from 50 to 70 degrees.

Upgrade Doors and Windows:

Prevent drafts with a full glass storm door. Save costs with energy efficient double- and triple-pane windows. For an inexpensive option, place a removable polyurethane film on the inside of windowpanes for the winter.

Stock Up on Heat Tape:

You can run heat tape around the edge of a roof or around the bottom of your gutters to prevent ice from forming. It

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Shop Safely This Season

The holiday season is a busy time when people are especially vulnerable to theft and fraud while shopping. Here are some tips to keep the holidays happy and your money safe when hitting the stores, shopping online or at the ATM.

In Stores:

- » Avoid shopping with cash as it puts you at greater risk of theft or loss. Use your DFCU Financial ATM/Check Card whenever possible
- » Monitor account balances frequently and make sure you know your balance
- » Never allow a sales clerk to write your card number on a personal check as identification
- » If you write a check, never include your Social Security number. If a clerk asks for it, refuse politely
- » Don't rush when making a purchase. Never step away from the counter unless you're sure you have your wallet, credit cards, check book and receipt of purchase

Online Shopping:

- » Only buy from reputable stores and websites. If you have any doubts, go with another company
- » Never keep your personal or financial information (including account passwords) on your computer. Use removable storage like a USB drive
- » Keep record of what you pay for and check your online purchases against your statement(s)

While at the ATM:

- » Be aware of your surroundings and stay alert, especially at night
- » Cancel your transaction if you notice any unusual activity — grab your card and leave immediately
- » Make sure you have everything ready — deposit slips, cards — before you use the ATM. After your transaction, put your cash and card away immediately. Wait to count your cash until you are somewhere private
- » If using a drive-up ATM, remember to keep your doors locked and car running



Mark Shobe
President and CEO
DFCU Financial

A Look Back at 2014

There's no doubt about it – Michigan continues on the comeback trail with a reported 256,000 new private sector

jobs. Home inventory and sales also continue to improve. Our population is growing. And the state can take pride in a higher per-capita income. In fact, in terms of job growth alone, Michigan is rated as one of the top states in the nation with an employment increase of 6.7%. New enterprises are being launched by young business owners moving back to the state. As we get to the close of another year, the future looks brighter.

As we reflect on 2014 successes, DFCU Financial is also pleased to report another great year of offering financial expertise and service. We've launched new partnerships, added new programs, made additional technological enhancements and continued to invest in the communities we serve. As our valued members, you can be confident that we are always looking for opportunities to serve you and together build on our financial strength.

When you put your trust in us, we are able to grow stronger together. Our membership numbers have held steady despite increased competition in the marketplace. Like Michigan's forecast, our view is also positive with average deposits up 4.4%. In addition, we originated more loans while delinquencies and losses decreased, which is another indicator that our state's economy is on the right track.

As the largest credit union in Michigan, we continue to operate as one of the most efficient financial institutions offering new technology upgrades this year to make your life easier and to serve you better. Our online loan application via dfcufinancial.com offers an immediate loan decision. We launched AutoSMART with online car shopping and lending options for your new or used auto purchase. And, we will continue to research and expand other technological offerings to provide enhanced member-friendly online services across multiple electronic devices.

» **When you put your trust in us, we are able to grow stronger together.**

Technology simplifies many of our daily needs, but when a more complex financial need arises, it's reassuring to have our expert staff available by telephone or at your local branch to assist you. Our mortgage experts are here to help you determine the right loan to fit your needs. Our financial consultants are here to guide you through life's major investment decisions and our branch teams are here to help with your everyday banking requirements. Early in 2014, we implemented an Internal Shopper program to measure our back office support operations to further improve our expert financial and highly personalized service for you, our loyal members.

Educational outreach in branch territories around the state continues to be a key initiative because we

know that businesses, communities and government must work together to keep our public education system strong for our greatest natural resource – our children. We also offered financial literacy through free seminars around the state. Over 60 seminars helped more than 1,100 members and non-members learn better budgeting, healthy credit habits, Social Security insights and retirement planning.

And, don't forget CASH BACK*. In January 2014, we paid our members \$23 million, the largest amount in the history of financial institutions. To many members this payout is as much as a monthly mortgage payment. To increase recognition, make it simple and more relatable to our members, we renamed the Special Patronage Dividend to CASH BACK. Soon, we hope to announce our CASH BACK payday to members for January 2015.

We appreciate your loyalty and continued faith in us. We look forward to an exciting 2015 working together to achieve success.

Highlights of 2014

- » Ranked in the Top 10 for financial performance among peer credit unions across the nation for the 14th consecutive year
- » Issued the eighth CASH BACK reward of \$23 million for a total of more than \$157 million to members since 2006
- » Named a West Michigan "101 Best and Brightest Companies to Work For" for the third year in a row
- » Recognized as a "Detroit Free Press Top 100 Workplace" for the seventh consecutive year. DFCU Financial is one of only 10 companies to be named a Top Workplace each year

*WHILE IT IS THE INTENT OF THE DFCU FINANCIAL BOARD OF DIRECTORS TO PAY CASH BACK EVERY YEAR, AND HAVE DONE SO SINCE 2006, IT IS NOT GUARANTEED AND THE AMOUNT OF CASH BACK WILL DEPEND ON OUR FINANCIAL PERFORMANCE.

Plan Ahead With Our Financial Seminar Series

It's all a great time to review your finances and plan for the future. Attend one of our popular, informative seminars offered through November. Financial 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 are free, open to members and the public, and from 6:30 p.m. – 8:00 p.m. unless otherwise noted.

Estate Planning Seminar

Estate planning is often thought of as putting together a will or trust agreement, but it's much more. It also includes your financial, tax, medical and business planning in the event you become unable to care for yourself or pass away. Attorney Eric S. Glick, from Thav Gross PC will offer his expertise.

Grand Rapids

Walker Branch
Tuesday, October 7

Lansing

Delta Branch
Wednesday, October 8

For reservations call 313.322.8778

Post-Retirement Wealth Retention

Learn tips to preserve what you've saved.

Ann Arbor

Briarwood Circle Branch
Monday, November 10

Metro Detroit

Novi Branch
Wednesday, October 29
Fairlane Branch
Wednesday, November 5
(10:30 a.m. to noon)

Livonia Branch
Wednesday, November 12
Madison Heights Branch
Tuesday, November 18

Grand Rapids

Walker Branch
Monday, November 24

Lansing

Delta Branch
Tuesday, November 25

Debt-Free Living

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

Grand Rapids

Walker Branch
Tuesday, October 14

Lansing

Delta Branch
Wednesday, October 15

Healthy Credit

Learn how to identify a fake credit score, and how to obtain your "true" FICO credit score. Also, discover several little-known facts related to credit scores that every consumer should know.

Ann Arbor

Briarwood Circle Branch
Monday, December 8

Metro Detroit

Livonia Branch
Tuesday, December 9

Fairlane Branch

Wednesday, December 10

Pre-Retirement Wealth Builder Seminar

Be prepared for retirement and incorporate both a "defensive" and "offensive" money management approach to your future.

Ann Arbor

Briarwood Circle Branch
Monday, October 20

Metro Detroit

Livonia Branch
Tuesday, October 21
(10:30 a.m. to noon)

Fairlane Branch

Wednesday, October 22

Madison Heights Branch

Monday, October 27

Novi Branch

Tuesday, October 28

All seminar reservations can be made online under the Education Center tab at dfcufinancial.com.

As Financial Responsibilities Grow, So Does the Need to Protect Your Family's Well-being

Up to \$150,000 of affordable Term Life Insurance is available to DFCU Financial members. With this plan, DFCU Financial responds to questions raised by members about life insurance.

"Simple Protection"

Question: I don't know much about life insurance. Is term life the right choice?

Answer: Term life insurance is a smart choice because it provides the most coverage – or the highest benefit amount – for your premium dollar.

"The Need"

Question: Do I really need life insurance?

Answer: Whether you're married or single, life insurance can help to ensure your loved ones will have the means to pay off your car loan, mortgage, credit card bills or any other debt you may have incurred.

"Combined Buying Power"

Question: I have a full budget. Are premiums affordable?

Answer: By taking advantage of this opportunity, you benefit from the combined buying power of other DFCU Financial

members. As a result, the rates are economical and may fit easily into your budget.

Review plan details. Get a quote.

Apply online.

Visit the Insurance tab at dfcufinancial.com.

Term Life Insurance is an underwritten Monumental Life Insurance Company, a Transamerica Company, Cedar Rapids, IA. Questions? Call Selman & Company, the plan administrator at 877.665.7563, Monday-Friday, 9:00 a.m.-7:00 p.m. ET.

Easy Gift Idea

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 the Branch/ATM locations section at dfcufinancial.com.



Order Checks from DFCU Financial Provider Harland Clarke

Harland Clarke, DFCU Financial’s check provider, offers high quality check products through convenient channels:

- » Order online at dfcufinancial.com
- » Bring your check order form into any branch office
- » Call the member service center at 888.336.2700

Harland Clarke has a variety of styles to choose from and as always, DFCU Financial seeks to provide members with the most efficient and cost-effective solutions. And, don’t forget – Interest Checking Plus (ICP) users continue to receive two free boxes of checks per year.

NEW eStatement Feature To Keep You In The Know

Beginning in November you will see a link when you open your eStatement that will say “Important Documents and Information.” The link will take you directly to a special page at

dfcufinancial.com to view the most recent inserts included with your statement. Please be sure to click on this link so you don’t miss important information and offers from DFCU Financial.

Holiday Hours/Branch Hours

We’ll be open as usual with the exception of the following holiday hours

- » Columbus Day Monday, October 13 All offices closed
- » Veterans’ Day Tuesday, November 11 All offices closed
- » Thanksgiving Thursday, November 27 All offices closed
- » Christmas Eve Wednesday, December 24 All offices close at 1:00 p.m.
- » Christmas Day Thursday, December 25 All offices closed
- » New Year’s Eve Wednesday, December 31 All offices close at 1:00 p.m.
- » New Year’s Day Thursday, January 1, 2015 All offices closed

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comes in 60- and 100-foot sections, which essentially look like an extension cord. You will need at least one outdoor electrical outlet for this to work.

Don’t let heat (and cash) go up the chimney:

Hire a professional chimney sweep; or use a creosote log, which contains a chemical that eats away at soot. Afterward, close the flue so heat doesn’t escape and look for cracked bricks (or get a pro to do it).

Check and change your furnace filter. Dirty filters make the heating and ventilation system work too hard, shortening its

life and costing you money.

Conduct an energy audit:

To find a trained technician to help you with an energy audit to determine where you’ve got leaks and cracks, visit the Building Performance Institute’s site at bpi.org. Learn about local Energy Star programs at energystar.gov. The site also answers questions, such as whether you can add new insulation on top of old. (The answer: Yes – unless it is wet, because then you may wind up with a mildewed or rotted ceiling and roof rafters.)

Source: Excerpts reprinted from thisoldhouse.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. >>>>



N C U A
Your savings are federally insured to at least \$250,000 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.