

# NEWS

## DFCU Financial Plymouth Branch is Open for Business

**A**fter much anticipation from the local community, the Plymouth Township Branch is open. The branch features a full-service building plus two drive-up teller lanes and a drive-up ATM on approximately one acre of land at the corner of Ann Arbor Road and Main Street.

"The new Plymouth Township location represents our commitment to the Plymouth community," said Mark Shobe, president and CEO of DFCU Financial. "We look forward to being an integral part of such a dynamic community and to serving our members at this new full-service branch office."

To further illustrate our Plymouth community commitment, for every new account opened or loan closed at the Plymouth Township Branch before August 31, 2015, DFCU Financial will make a \$25

donation (up to \$2,500) to the Plymouth Canton Educational Excellence Foundation, which provides grants through teacher requests to local classrooms.

Former Plymouth Township Supervisor Richard Reaume echoes the community excitement about the recent development. "We are excited to have a new DFCU Financial facility on Ann Arbor Road, as it offers greater convenience and accessibility for its members located in the community," said Reaume. "We've received calls for months from citizens telling us how happy they are to have a

new DFCU Financial conveniently located."

We invite families and friends to a special Family Fun Day, Saturday, October 3 from 10:00 a.m. – 2:00 p.m. at the branch to enjoy games, give-aways, food and fun!

» "We look forward to being an integral part of such a dynamic community and to serving our members at this new full-service branch office."

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## More security. Simple to use. EMV Chip Cards coming to DFCU!

**T**he security of your account information is of primary importance to us, and to build more protection around your everyday banking, we're happy to announce the conversion of our Visa Credit Cards and MasterCard Check Cards to the EMV "chip" technology.

### How the chip works.

For added security, EMV cards have 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 is needed for the transaction to be approved – a process that is virtually impossible to replicate in a counterfeit card.

### When will EMV cards be issued?

- » **Visa Platinum Credit Cards: In June**, we began the process of issuing new EMV cards when current Visa Credit Cards expire.
- » **Visa Business Credit Cards: Back in May**, we launched DFCU Business Banking using the EMV technology for our Visa Business Credit Cards.
- » **MasterCard (Consumer & Business) Check Cards: Coming this fall**, we will begin an accelerated card renewal schedule so EMV Check Cards will be issued

as early as September 2015. A letter detailing the EMV Check Card conversion will be sent to card members in advance of the new card mailer.

### No interruption to service.

- » If the merchant is equipped with EMV terminals, the chip in your card will be used to authenticate and process your card transaction.
- » If the merchant is **not** equipped with EMV terminals, the information stored in the card's magnetic strip will be used to process your card transaction.

### What you need to do.

**It's simple.** Just use your new EMV cards as you normally do knowing the chip in your cards help protect you from in-store fraud while you do your everyday banking, and we're here to help you with questions – call us at 888.336.2700.

### Note: Reestablish Automatic Payments:

**If** you have authorized any merchants to make automatic payments using your cards, you'll need to provide these merchants with the updated card information necessary to automatically process payments, such as your card's new expiration date, or new card number if applicable.



**Mark Shobe**  
President and CEO  
DFCU Financial

## You Gotta Have Heart and Our Employees Do

**B**uildings are the literal bricks and mortar of our company. This is evidenced by new branches being built and opened this year in Plymouth Township, Clinton Township and, in 2016, in Pittsfield Township and Birmingham. But people are really the heart of our organization and our employees continue to go above and beyond for the members they serve in every area of our business.

Meet **Jennifer Magee**, senior member relations representative at the South Lansing Branch. Recently, a 32-year member came to Jennifer for help with her car that she'd purchased through a loan with us. While in Jennifer's office, the member became disoriented as her whole right side drooped. Jennifer sprang into action, calling 911, while trying to keep the member from slipping to the floor. Beth Hoover, another employee, came to assist both ladies.

A few hours after the ambulance had arrived and took the member to the hospital, Jennifer just had to see for herself how our member was doing, and went to the hospital to check on her. Since the incident, Jennifer has kept in touch with the member's son and helped with account changes during what doctors

expect will be a full recovery.

Other employee stories aren't as dramatic but still illustrate how much our team invests in relationships with our members.

**Mairlyn Mergian**, of our Livonia Branch, first helped a particular member in 2013 when she came in to the branch because of a questionable overdraft. Mairlyn researched the transaction and found a local retailer warranty had been charged to her account. Because she had no recollection of purchasing the warranty, she was very upset. Mairlyn called the retailer and had them reverse this charge and Mairlyn refunded the fee.

Later, when this same member arrived in tears not knowing how she would afford several unexpected home repairs, including damage from a burglary, Mairlyn suggested a \$500 personal line of credit (PLOC) to carry her through until her check arrived. Over many occasions, that same PLOC continues to help her with additional costs she would have been unable to afford. "You are the only one I have to help me," this member told Mairlyn. As for Mairlyn, "It really feels good when you know you have helped someone when they really needed it," she said.

**Charles Hoff**, member financial education counselor, AFC, offers free comprehensive financial seminars to DFCU Financial members and non-

members alike and has helped thousands with his valuable information.

One member attended three different financial seminars presented by Charles within the last five years. After implementing many suggestions offered during these events, the member wrote to Charles to say that by her calculations she would be out of debt by the beginning of 2015. The member wrote, "I can't tell you what a relief that is going to be! I will have an extra \$1,000 dollars in my pocket and I won't be living from paycheck to paycheck. I got a \$45,000 monkey off my back! I might be able to think about replacing my 11-year old car, but I'm not rushing into anything at this point."

She credits Charles with highlighting poor spending habits and now she focuses more on "needs" vs. "wants," considering each purchase and cutting down on credit cards.

And **Toni Straughen** at our Novi location has loyal members that come into the branch to see her specifically because of her outstanding service. Toni is always willing to listen and provide any help she can. She recently helped a member on her own time, after business hours.

There are hundreds of situations just like these happening every day that make our members feel valued and appreciated. We're always happy to give help – mixed in with a little heart.

## Ready, Set, Refer! Refer a friend, make some CA\$H. It's that easy.

**W**e want to reward our members for spreading the word about our convenient banking and excellent customer service.

Through our new referral program, **both** you and a friend can enjoy the great benefits of membership with us – and KEEP getting cash rewards in the form of \$50 Visa® gift cards.

And there are so many ways you can sign up to refer and earn!

1. Stop by one of our branches and we'll register you and your friend. *(You must have the correct email addresses for both you and your friend to complete this process).*
2. Call 844.831.1844 and talk to a ReferLive Referral Ambassador.
3. Go to: <https://www.referlive.com/dfcufinancial>
4. Click on the Refer A Friend home page theater banner ad at [dfcufinancial.com](http://dfcufinancial.com) for details.

To receive a \$50 Visa® gift card, your referred friend needs to:

- » Become a DFCU Financial member.
- » Open a new checking account within 90 days of the referral.
- » Make two direct deposits of \$100 or more into their DFCU account.
- » Make five transactions (PIN or Signature) using their DFCU MasterCard check card .

# Ready, Set, Learn with FREE Financial Education Seminars

Since the program was created in 2002, thousands of members and potential members have been helped by DFCU Financial's Free Financial Education Seminar Series. DFCU Financial expert Charles Hoff, member financial education counselor, AFC, has a no-nonsense, easy-to-understand approach

to this often confusing subject matter. Summer sessions include Healthy Credit and our Retirement Readiness – Social Security Options seminar. All seminars are free to members and potential members, and are scheduled from 6:30 p.m. – 8:00 p.m. Visit [dfcufinancial.com](http://dfcufinancial.com) for details.

## Retirement Readiness – Social Security Options:

<b>Metro Detroit</b>	Canton Branch	Monday, July 27
	Fairlane Branch	Tuesday, July 28, Wednesday, July 29 and Wednesday, August 5
	Livonia Branch	Tuesday, August 4

## Healthy Credit:

<b>Ann Arbor</b>	Briarwood Circle Branch	Monday, August 17
<b>Metro Detroit</b>	Fairlane Branch	Wednesday, August 26

Seminars are available at other locations around the state. Go to: [dfcufinancial.com](http://dfcufinancial.com) under Member Benefits for current dates and to register.

## The Henry Ford – America's Greatest History Attraction

We want to share this treasure with our members and their families.

Although Henry Ford, the inventor of the Model T and champion of the assembly line, grew from a humble farm boy into one of the world's most powerful and wealthy industrialists, he and his wife, Clara, never forgot the values of the rural life they came from.

Collecting the tangible evidence of America's pre- and early industrial history eventually became Henry Ford's passion.

"I'm going to start up a museum and give people a true picture of the development of the country. That's the only history that is worth observing, that you can preserve in itself," said Ford to his wife. "We'll show the people what

actually existed in years gone by and we'll show the actual development of American industry from the early days, from the earliest days that we can recollect up to the present day."

Henry Ford created a remarkable collection in Dearborn that tells stories of ordinary people. Some of these people and their ideas changed our lives. Today, the collections at The Henry Ford/Greenfield Village both honor and build upon Henry Ford's legacy.

DFCU Financial takes pride in our Michigan roots and in our community partnership with America's Greatest History Attraction – The Henry Ford.

Through this partnership, we're able to offer our members two great discount offers:

- » 15% discount for membership to The Henry Ford so you can visit as often as you like.
- » \$2 off admission to The Henry Ford Museum or Greenfield Village.

Simply print your discount coupons available online at [dfcufinancial.com](http://dfcufinancial.com) today and enjoy! If you're not a member, don't worry. It's easy to join! Contact us today.

*Portions reprinted from The Henry Ford website.*

## Save with the Sprint Credit Union Member Discount

Sports equipment, college savings, movies, and more. It can be expensive to be a parent these days. Why not save where you can and get a break on your family's monthly data service with the Sprint Credit Union Member Discount (Mention Corporate ID: **NACUC\_ZZM**). Just for being a member, your family can save these ways:

- » Get a **10% discount** on select regularly priced Sprint monthly data service.
- » Have your **activation fee on new lines waived** (\$36 savings).
- » Have your **upgrade fee waived** (\$36 savings).

### Member Verification

To keep saving with Sprint, you need to verify your credit union membership in one of the following ways:

1. The free Love My Credit Union Rewards app for Android and/or iPhone.
  - » Find the app by searching for "Love My Credit Union Rewards."
  - » The app will prompt you to black out all confidential information on your documents.
2. Fill out and fax the Sprint Verification Form (available online at [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint))

and supporting documents to Sprint Corporate Accounts: 913.523.1987 or toll free: 877.687.8211.

3. Visit [www.Sprint.com/verify](http://www.Sprint.com/verify) from a mobile device.
4. Sign up for Sprint's AutoPay using your DFCU Financial Credit Union checking account or credit union debit/credit card: <http://www.sprint.com>.

**Start saving today with the Sprint Credit Union Member Discount! Visit [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint) to learn more today.**

## Guaranteed Acceptance Term Life Insurance Available through DFCU Financial

**G**uaranteed Acceptance Term Life Insurance is available from Transamerica Premier Life Insurance Company for eligible DFCU Financial

members ages 45-75. Benefit amounts up to \$25,000 with no medical exam and no health questions due to limited benefits the first two years. Visit [dfcufinancial.com](http://dfcufinancial.com)

for details, quotes and online enrollment, or call 877.665.7563 for more information.

THIS POLICY HAS EXCLUSIONS, LIMITATIONS, REDUCTIONS OF BENEFITS, AND TERMS UNDER WHICH THE POLICY MAY BE CONTINUED IN FORCE OR DISCONTINUED.

## Holiday Hours

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

- » Labor Day, Monday, September 7, 2015
- » Columbus Day, Monday, October 12, 2015

For a complete list of branches and hours of operation, please go to [dfcufinancial.com](http://dfcufinancial.com) or visit your local branch.

## Exciting Partnerships Begin with DFCU Financial's Business Banking

**I**s it strange when a credit union partners with a half human/half machine called Sentriax? We don't think so. This character is the gaming creation of Scott Reshke, owner of Strength in Numbers Studios, which is the very first company to move its business accounts to DFCU Financial Business Banking! Reshke hopes the partnership with DFCU Financial will help take his video game development company to the next level.

"We chose DFCU Financial because of the CASH BACK loyalty reward," explained Reshke. "No other credit union we researched offered anything like it for businesses. Money equals how long we get to stay open, and the DFCU CASH BACK will allow us to put money back into marketing our product and making it better."

DFCU Financial also appealed to Reshke – who has been building this global product for committed gamers everywhere since 2009 – because he wanted to bank locally in Lansing. "I want to bank where I can go face-to-face for solutions



to problems when we start selling our product. The Lansing staff has always been kind and extremely knowledgeable to work with."

Russ Raftery, owner of Raftery RE Co., is committed to his local community as well, specifically the renewal of Detroit and Dearborn. As a real estate appraiser and broker, he was head of the reappraisal program for the City of Dearborn in the 1980s and is now part of the final process to reappraise the City of Detroit for tax purposes.

"I love what I do," said Raftery. "Up every day at 4:00 a.m.," he admits, "I just love to work. What can I say?"

But, Raftery wasn't too busy to share his talents as a member of the DFCU Financial Business Advisor Group, organized to guide the process of launching DFCU's new Business Banking Solutions and Services.

"There's a real need for small business loans for the commercial sector that aren't offered by large banks. We need smaller loans than they want to provide," Raftery explains. "I thought I could be helpful to this DFCU committee with my background in real estate." Raftery is also very involved in other Dearborn community projects close to DFCU Financial, including the Dearborn Education Foundation.

"We want to offer a more supportive loan approach," said Lesli Matukaitis, Senior Vice President of Business Banking for DFCU Financial. "We want to develop viable partnerships that offer the full range of benefits and services to our new business members. We want to grow together."

For everything you need to get started with your business partnership with DFCU Financial, go to [dfcufinancial.com](http://dfcufinancial.com) under Business Banking.

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](mailto:feedback@dfcufinancial.com).

» » » For a list of all DFCU Financial locations, please visit [dfcufinancial.com](http://dfcufinancial.com) or call the Member Service Center at 888.336.2700. » » »