



# NOTES

## INSIDE »

OnLine  
Banking Tips

New Social  
Security  
Seminars

Time to Buy a  
New Home?

## Quick Tips to DFCU OnLine Banking Questions

**O**n February 24, 2015, DFCU Financial launched a new Internet banking platform. After two years of extensive research, testing and evaluation, we engaged the services of a respected and trusted technology provider known throughout the financial industry. Through this partnership, the new DFCU OnLine platform gives our members current feature functionality and higher security by protecting your devices as well as how you access your information.

### Secure Access Code (SAC)

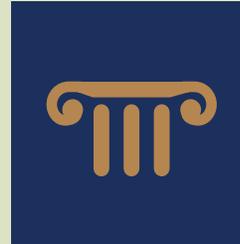
A Secure Access Code is a one-time code to register each user device and ensure further security.

There are several reasons why some members may not have received their one-time-use SAC:

- » The email may be stuck in your SPAM filter
- » Your email may need to be refreshed (close email and reopen or force send/receive)
- » Your phone may not accept text messages

For members who continue to be asked to request and submit a SAC, there could be a few areas to consider:

- » Privacy setting may be engaged on your device, so that setting will need to be disengaged.



- » Your cookies – pieces of data that keep track of your settings for a particular site such as DFCU OnLine – may be disabled. Cookies are used to identify a returning user.
- » For the best DFCU OnLine user experience, we recommend allowing your browser to accept and store cookies for DFCU OnLine. For detailed instructions on this process, please visit [dfcufinancial.com](http://dfcufinancial.com) and go to the DFCU OnLine Resource Center.
- » Third-party software (such as virus protection software) settings may be clearing your cookies. Refer to the user guides for that software to determine what the settings should be.

### Pending transactions:

A new feature requested by many members is being

*continued on page 3*

## DFCU Financial is Taking Care of Business

**I**n May, 2015, DFCU Financial will be officially “open for business”...business banking, that is. Our new Corporate Banking line of business will offer products and services essential to the business member, including deposit accounts, credit cards and loans.

When it comes to business banking, why not work with the financial institution you already trust: DFCU Financial. For 65 years we’ve been providing outstanding consumer deposit and loan products, as well as outstanding service. We want to share that same level of expertise with businesses and be true to our vision of being the only financial relationship you’ll ever need.

We will leave the responsibility of running a business to you, the business owner...we’ll do the rest by offering an array of solutions, timely response and 24/7 online business banking. DFCU Financial will work hard to answer your business’ financial needs now and in anticipation of the future.



Our new business banking offers:

- » Online and mobile banking.
  - » Quick loan approvals.
  - » A wide range of small business-friendly solutions.
    - A great understanding of local business needs.
    - Partnerships including: Merchant Services, Payroll and Business Insurance & Benefits
- And don't forget CASH BACK\*: DFCU Financial's

*continued on page 2*



**Mark Shobe**  
President and CEO  
DFCU Financial

**"You cannot change your destination overnight. You can change your direction."**

– Jim Rohn

**D**FCU Financial recently went through a major change that impacted you, our valued members. In order to provide enhanced security

as well as offer an updated online experience with increased functionality, we rolled out our new DFCU OnLine Banking platform in late February.

As with any change, this project was not without its growing pains and anxious moments and we know many members encountered questions along the way. While we did receive many calls as a result of the new DFCU OnLine Internet banking platform, we have been monitoring the activity on a daily basis and actual call volume has been lower than anticipated. For example on Friday, March 6, shortly after the launch we had 22,000 members access DFCU OnLine with DFCU OnLine call volume at 750 calls, a call rate of only 3%.

We are happy to report that at this release, almost 98% of the active users had accessed the new platform, which not only surprised us, but also surprised our technology partner.

It might be helpful to provide some background as to how we arrived at the necessity of a new Internet Banking platform. When we began our search, the current system was 12 years old. During its tenure, there were many changes

needed, such as regulatory updates requiring the addition of multi-factor authentication and consumer demand for mobile access to account information. Most changes to the system required the engagement of a third-party developer and months of development and testing to prepare for implementation and added feature functionality for our members.

In light of these challenges, we selected a solution that is used by over 450 financial institutions, serving approximately 5 million users. We believe this solution will allow us to stay current with an integrated technology solution for Internet banking, mobile banking, and multi-factor authentication.

This change additionally offered a unique opportunity for members and employees to work together toward positive resolutions of your questions and concerns. (Please refer to the Quick Tips article on page 1 for further details about your specific questions and viable solutions.)

If a specific problem couldn't be resolved during the business day, staff called members after hours to ensure the member could successfully access the system. Social media and a member feedback email option provided additional opportunities to answer questions and implement updates.

Be assured employees worked additional hours and joined together across departments to identify solutions, learning more about what you need and how we can best serve you with

every interaction. We thank you for your patience and are confident you are now experiencing an enhanced online banking platform that was developed with your needs and security in mind. We appreciate this opportunity to get to know you even better and offer the best service and expertise you've come to expect. Included are some responses from members.

**Member Comments:**

"REALLY like the new mobile app. Works perfectly on my iPad, lots of really convenient tools."

"Thanks for taking the time to build a solid, intuitive interface. Great work by your app dev team!"

"I am glad that you got me through the 'dilemma.' You're a good tech to know about the interface with Norton. I'll give the Google Bookmarking a try. You went above and beyond."

"I am SO happy that DFCU Financial requires the secure access code. I wish every financial institution offered this type of security measure. The person on the phone was so friendly and polite. I am very pleased with the entire process and the service I've received."

"I work in the IT industry and have designed award-winning applications. I was excited when I first heard of the redesigned DFCU OnLine banking, anxious to get access to new features and information. I like the new site's layout – it is much better than the previous site. Good job!"

*Taking Care of Business continued from page 1*

unique way of rewarding members for doing business with us. Qualified members receive a reward of one-half percent (0.50%) on their average yearly loan and deposit balances from the prior year.

Everything you will need to get started will be on our website beginning in May. Visit the Business Banking tab at [dfcufinancial.com](http://dfcufinancial.com) and navigate your way to an expert business banking experience. You can also visit your local branch.

For several months, a special advisory group of business owners,

who are also DFCU Financial members helped us create our new business banking department. They helped develop products, marketing collateral and with testing products. We also brought on Lesli Matukaitis as senior vice president of Corporate Banking, to create and manage the department. She, as well as a staff of experts, brings years of business banking experience to this new line of business.

We look forward to doing business with you!

\*YOUR PROJECTED CASH BACK IS ESTIMATED FROM YOUR LOAN AND DEPOSIT BALANCES THIS YEAR. ANY CASH BACK PAID TO YOU FOR THIS YEAR WILL VARY BASED ON YOUR ACTUAL BALANCES FOR THIS YEAR AND OTHER FACTORS. WHILE IT IS THE INTENT OF THE DFCU FINANCIAL BOARD OF DIRECTORS TO PAY CASH BACK EVERY YEAR IT IS NOT GUARANTEED AND THE AMOUNT OF CASH BACK WILL DEPEND ON OUR FINANCIAL PERFORMANCE AND OTHER FACTORS.

# NEW Social Security Seminars

Due to popular demand, DFCU Financial created its very own *Retirement Readiness: Social Security Options* seminar launching this July and presented by DFCU Financial expert Charles Hoff, member financial education counselor, AFC. Those approaching retirement often wonder: Just when should I draw my Social Security benefit? What about my spouse...when should they draw? Even the experts admit Social Security options are not understood by most consumers.

According to Boston College's Center for Retirement Research, for each year a person defers drawing on Social Security to age

70, the benefits keep increasing until it's 76% more than if drawn at age 62. Many recipients find out how to maximize their benefits only after beginning to receive them – when it is too late to change their elections.

The objectives of this informative seminar are:

- » Explain to aspiring retirees that they have the power to influence the timing of their Social Security benefit.
- » Acquaint future retirees of potential Social Security filing options.

## Retirement Readiness: Social Security Options

<b>Grand Rapids</b>	Kentwood Branch	Tuesday, July 7
<b>Lansing</b>	South Lansing Branch	Wednesday, July 8
<b>Ann Arbor</b>	Briarwood Circle Branch	Monday, July 13
<b>Metro Detroit</b>	Canton Branch	Wednesday, July 15
	Madison Heights Branch	Tuesday, July 21
	Fairlane Branch	Tuesday, July 28 and Wednesday, July 29
	Livonia Branch	Tuesday, August 4 and Wednesday, August 5

### Other seminars offered this spring and summer:

#### Post-Retirement:

<b>Metro Detroit</b>	Madison Heights Branch	Tuesday, May 5
	Canton Branch	Wednesday, May 6

#### Debt-Free Living:

<b>Metro Detroit</b>	Fairlane Branch	Wednesday, June 10
	Livonia Branch	Tuesday, June 16
<b>Ann Arbor</b>	Briarwood Circle Branch	Monday, June 22

All seminars are from 6:30 – 8:30 pm. It's easy to register online. Visit the Education Center at [dfcufinancial.com](http://dfcufinancial.com).

#### Quick Tips continued from page 1

able to review pending/hold transactions. Pending/hold transactions include transactions that have been authorized but not yet paid from your account; checks and automatic payments received by us during the day, which have not yet been fully processed (posted) for payment; and, ATM deposit holds.

- » Be aware that when using check cards at merchants like gas stations, the merchant may place a hold on your account for a fixed amount and will not post the actual amount of the transaction until it has been processed by the merchant.
- » Also, when viewing transactions on a non-business day, i.e., Sundays or holidays, the transaction may be listed in your transaction history but dated for a future business date.

#### Bill Pay:

While the Bill Pay landing page has a different look on the new DFCU OnLine,

the functionality of Bill Pay has not changed. The new integrated page enables you to pay existing payees and is the best method for paying from a mobile device. If you still want the more familiar Bill Pay page, simply click "Click for Full Bill Pay Site." This brings you to the Bill Pay screen you've been using to set up payments, edit payees and pay your bills with the exact same functionality and transaction history.

#### Printing:

The following are some of the most popular available print options. To print Account Details, you may:

- » Export the data to Excel, then select Print.
- » Highlight the transactions and use Selection when printing.
- » Take a screen capture of the information you want to print.

#### Printing eDocuments:

- » A PDF reader is required to view and print the documents. Adobe Acrobat

Reader X (10.0) version or higher is recommended.

#### Quicken:

Quicken users will be excited to know Express Web Connect is now supported. Quicken has provided some information to help with the process of retrieving your account information from our new DFCU OnLine platform. If you are a Quicken user, please review the help guides located in the OnLine Resource Center, or visit [Quicken.com](http://Quicken.com).

Thanks to your patience, endurance and commitment to enhanced online security, almost 98% of active DFCU OnLine users have converted to the new platform. Please keep your comments coming to help us identify areas of concern. To stay up-to-date with DFCU OnLine information, directions and troubleshooting suggestions, please visit the OnLine Resource Center at [dfcufinancial.com](http://dfcufinancial.com).

## Annual Membership Meeting on May 11

The 2015 Annual Membership Meeting for DFCU Financial will take place on Monday, May 11, 2015 – 6:00 p.m., at The Henry Hotel in Dearborn.

Nominated to serve three-year terms are: Robert Chapman, Director of the Josephine Ford Cancer Institute-Henry Ford Health System and Chairman of

the DFCU Financial Board of Directors; Jim Cowper, President, Contract Professionals, Inc. and Financial Officer of the DFCU Financial Board of Directors; and Don Tomford, Chief Department Administrator, Department of Neurosurgery, the University of Michigan Health System.

To reserve your seat at the DFCU Financial Annual Membership Meeting, please call toll free 888.336.2700, ext. 8222 or 313.322.8222. All reservations must be received by Tuesday, May 5, 2015. For questions about the Annual Meeting, please call 313.322.8239.

## Holiday Hours

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

- » Memorial Day, Monday, May 25, 2015
- » Independence Day, Saturday, July 4, 2015

For a complete list of branches and hours of operation, visit [dfcufinancial.com](http://dfcufinancial.com).

## Grand Opening Update – DFCU Financial is Coming to Plymouth!

The paint is almost dry and construction is nearly complete at our brand new Main Street Plymouth location, 855 Ann Arbor Rd. By summer, our doors will open for business! Family-friendly festivities are planned so stay tuned for more details on specific dates and times.

## Waiting for just the right time to make your move? Now's good.

We all know housing prices in Michigan will eventually rise, but with the expectation of the Federal Reserve to keep interest rates lower into the first half of 2015, it may be just the right time to buy a home or refinance an existing mortgage.

To get moving in that direction, give this some thought...

### 1. Know your budget.

Determine what kind of monthly payment you are comfortable with *before* looking for your dream home – and because surprises are highly overrated, be sure to include property taxes and homeowner's insurance in your budget.

### 2. You have questions. We have answers.

» **Like flexibility and affordability?** Adjustable Rate Mortgage (ARM) programs may be a perfect mortgage solution. Your initial rate is fixed at a lower rate for years depending on which type of ARM product you select. After your initial term matures, your renewal rate adjusts up or down but always with a rate cap. For example, DFCU Financial's **5/5 ARM** works like this...

- Your initial lower rate is locked for the **first 5 years** of your mortgage
- At renewal, your rate adjusts (up or down) **every 5 years** after that, but with a 2.00% rate cap that never exceeds a total rate adjustment of 5.00% for up to a 30-year amortization!

» **Prefer a long term fix?** Consider a 15- or 30-year fixed mortgage option. With mortgage rates still low, this guaranteed rate program may work for you.

### 3. Mortgages are a big deal. Talk to an expert.

Buying or refinancing a home is a big decision. Given the variety of mortgage programs available and the complex paperwork associated with buying or refinancing your home, be sure to talk to an expert before signing on the dotted line.

### 4. It's free. It's easy. Get a DFCU Financial Mortgage Review.

Bring us a Good Faith Estimate from any financial institution. Our mortgage experts review the paperwork with you, analyze costs and calculate fees to determine if that loan program is the best solution for you. If not, you may want a better product at DFCU Financial that has no hidden costs – and potential CASH BACK\* – cash in your DFCU account just for bringing your mortgage to us! With us, it can pay to get a second opinion.

It's easy to get moving. Contact the DFCU Financial branch near you to make an appointment with a mortgage loan officer; call the Member Service Center at 888.336.2700 or begin the mortgage process online at [dfcufinancial.com](http://dfcufinancial.com) and select the Loans & Credit Cards tab.

\*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.

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. » » »