

NOTES



Thanks \$24 Million for Having a Relationship with Us

As a way of thanking our loyal members, we were happy to pay the 2014 CASH BACK of \$24 million on January 5, 2015. Will your payout help with a holiday bill or take care of a mortgage payment? Maybe it will get you closer to that trip to see the grandkids or kick-off savings for a future expense.

If you did not receive CASH BACK this year, January is the perfect time to begin planning. Consider

refinancing your mortgage or car loan with us...or both! DFCU Financial is the only credit union to reward members with a program like this over so many years. The more you bank with us, the greater your CASH BACK could be next January. So start now and grow with us. We do hope you will refer others to us, as well. With our great products and services, we know your family and friends will be happy you did!



School Foundations Benefit from DFCU Financial Donations

Now more than ever, it's important that schools, parents, and the community work together to promote the growth, well-being and learning potential for all students. When schools actively engage community resources, they are able to respond more effectively to the needs of students.

DFCU Financial knows partnerships between schools, families, community groups and individuals result in sharing and maximizing resources. These partnerships help children develop healthy behaviors and promote thriving families and communities.

Research shows that linking community engagement to the classroom:

- » Improves school-related behavior
- » Positively impacts academic achievement
- » Reduces school suspension rates

Support of education in the communities we serve is critical to DFCU Financial. In 2014 alone, more than \$40,000 was donated to support educational initiatives in Dearborn, Livonia, Garden City, Riverview, Walled Lake and Ypsilanti. In the last 10 years, nearly \$500,000 has made an impact on education programs around the state.

Riverview Schools will utilize a recent donation to purchase items for the "Eureka" math curriculum.



(L to R) Riverview Director of Curriculum Nancy Holloway, DFCU Financial's Mathew Szczepaniak and Alison Wright, Riverview Superintendent Russell Pickell and Riverview School Board Vice-President Amy Laura-Frazier.

According to Director of Curriculum Nancy Holloway, "We don't have the money to buy scales, stop watches and other items students need to learn different methods of measurement. Parents help but the burden is really on the school district to make this work." A significant portion of the curriculum, part of the Michigan College Career and Readiness Standards, involves budgeting, figuring out interest rates and the concept of loans.

Other education donations will be used for technology enhancements in the classroom and for financial literacy. "The Walled Lake Foundation for

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Mark Shobe
President and CEO
DFCU Financial

DFCU Financial Striking the Perfect Balance Between Face-to-Face Member Service and Technology

DFCU Financial, along with every other successful business today, accepts the challenge to

keep pace with high-tech innovation – to meet and communicate with our members where they wish to interact with us – while delivering high-end customer service. This is no small challenge. That’s why DFCU Financial continues to offer technological enhancements and the personal touch our members expect and deserve.

According to Yahoo Finance, 31 percent of those surveyed indicated that visiting a branch is their primary method of banking; whereas 39 percent visit branches for customer service issues. Sixty-one percent of respondents use either an ATM, or perform banking functions online via a computer or tablet, or use mobile banking on a cell or smartphone. According to Javelin Strategy and Research, use of mobile banking increased 40 percent in 2013. This technology shift in banking behavior is why we want to be accessible via these channels to keep our members happy and financially healthy.

At DFCU Financial, we offer technology to enhance a member’s experience. We

don’t forgo a genuine smile and using our members’ names in order to follow a designated script. We listen to you and determine which technological advances are best equipped to meet our members’ service needs.

All members obviously want problems solved. Many problems today can be handled through automated technology. But, when members reach out for personal help, they want to know the person on the other end of the phone or at the teller window knows something about their financial relationship and has a vested interest in their satisfaction. We are proud to offer the best of both.

According to a 2012 Frost & Sullivan report, customers are most satisfied after live interactions, either on the phone or in person. While self-service must be an option, it should never be the only focus. Our Member Service Center and branch staff are highly trained and service-focused. You expect to see a welcoming face and hear a friendly voice, ready to answer questions and provide expert assistance for your financial needs.

We know you want options not roadblocks to your service needs, so we continue to monitor and offer advances in technology to provide the tools you

need to achieve your financial goals. From mobile and telephone banking to DFCU OnLine banking, as well as eStatements and eDocuments, our members require the ability to engage across multiple channels with simplicity. In 2014, we introduced AutoSMART, an online way to find, finance and purchase your next car. We now offer an online mortgage application process and in 2015 are making significant enhancements to both our DFCU OnLine banking and our website.

We also realize nothing can replace that personal touch when you express a concern or require further explanation. That’s where brick-and-mortar locations come in. In addition to our 24 fully operational branches, this year we will offer new locations in Plymouth Township, Ann Arbor and Clinton Township.

Yes, technology is evolving at the speed of imagination and we are changing the way we do business, but not the way we serve you. Fast easy access is important, but it doesn’t outweigh the importance of being heard, acknowledged and valued as members. For that reason alone, we listen and we are ready, willing and waiting to make your day – every day.

Questions About a 401k Rollover or Early Retirement? We can help!

Since the recession has ended some 94,200 jobs have been created. Michigan’s year-to-date unemployment rate for 2014 is at 7.5 percent, below the 2013 annual rate of 8.8 percent. But although the economic news continues to improve, our members who have changed jobs, taken buyouts or early retirements still have questions about their financial security.

The good news is these questions can be answered by an experienced professional.

A DFCU Financial Partners Financial Consultant licensed through CUSO Financial Services, L.P., our broker-dealer, is available to help sort through the details of these life-changing decisions. Over the years, our knowledgeable consultants have helped hundreds of individuals who have faced similar situations.

Financial Consultants – available at nearly every DFCU Financial branch – are Chartered Retirement Planning CounselorsSM

through the College for Financial Planning. Helping members make decisions about their 401k plans, pension plans or develop a pre or post-retirement investment strategy is their specialty.

If you’d like to start the new year right and set up a complimentary consultation, stop by a branch or call us at 888.336.2700. Visit the investment section of dfcufinancial.com for more information.

*DFCU FINANCIAL PARTNERS, A DIVISION OF DFCU FINANCIAL, PROVIDES SECURITIES AND INVESTMENT SERVICES THROUGH CUSO FINANCIAL SERVICES, L.P. (CFS). 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. FINANCIAL CONSULTANTS DO NOT OFFER TAX ADVICE AND ARE NOT TAX PROFESSIONALS. FOR SPECIFIC TAX INFORMATION, CONTACT YOUR TAX ADVISOR. INVESTMENT REPRESENTATIVES ARE REGISTERED THROUGH CFS. DFCU HAS CONTRACTED WITH CFS TO MAKE NON-DEPOSIT PRODUCTS AND SERVICES AVAILABLE TO CREDIT UNION MEMBERS. BEFORE DECIDING WHETHER TO RETAIN ASSETS IN AN EMPLOYER SPONSORED PLAN OR ROLL OVER TO AN IRA AN INVESTOR SHOULD CONSIDER VARIOUS FACTORS INCLUDING, BUT NOT LIMITED TO: INVESTMENT OPTIONS, FEES AND EXPENSES, SERVICES, WITHDRAWAL PENALTIES, PROTECTION FROM CREDITORS AND LEGAL JUDGMENTS, REQUIRED MINIMUM DISTRIBUTIONS AND POSSESSION OF EMPLOYER STOCK.

Popular Financial Education Seminars

Since the program was created in 2002, thousands have attended and been helped by DFCU Financial's Free Financial Education Seminar Series. Offerings include Healthy Credit, Debt-Free Living, Estate Planning and Pre-and-Post Retirement.

All seminars are free to members and potential members, and are scheduled from 6:30 – 8:00 p.m. (unless noted). Go to dfcufinancial.com for details.

Healthy Credit

Metro Detroit

Livonia Branch
Tuesday, February 10

Fairlane Branch
Wednesday, February 11

Ann Arbor

Briarwood Circle Branch
Monday February 23

Debt-Free Living

Metro Detroit

Livonia Branch
Tuesday, March 3

Fairlane Branch
Wednesday, March 4

Ann Arbor

Briarwood Circle Branch
Monday, March 9

Estate Planning

Ann Arbor

Briarwood Circle Branch
Monday, March 16

Metro Detroit

Livonia Branch
Tuesday, March 17
(10:30 a.m.)

Fairlane Branch

Wednesday, March 18

Livonia Branch

Tuesday, March 24

Pre-Retirement

Metro Detroit

Madison Heights Branch
Tuesday, April 14

Canton Branch
Wednesday, April 15

Livonia Branch
Tuesday, April 21

Fairlane Branch
Wednesday, April 22

Ann Arbor

Briarwood Circle Branch
Monday, April 20

Post-Retirement

Metro Detroit

Livonia Branch
Monday, April 13
(10:30 a.m.)

Fairlane Branch
Wednesday, April 29
(10:30 a.m.)

Madison Heights Branch
Tuesday, May 5

Canton Branch
Wednesday, May 6

Ann Arbor

Briarwood Circle Branch
Monday, April 27

Registration begins for our newest addition: "Retirement Readiness – Social Security Options Seminar" coming in Spring 2015.

New DFCU OnLine Banking Coming Soon

We've listened carefully to your feedback about our online services and witnessed an exciting evolution in technology. We've been hard at work developing a solution that addresses your needs, wants and expectations. Now it's almost time to go live!

Beginning in late February, you will have the opportunity to experience the new DFCU OnLine banking platform whenever and wherever you need it. Through the new platform, you can enjoy services such as:

- » A consistent, intuitive and secure experience regardless of the device
- » Funds transfers between your accounts and those of other DFCU OnLine users
- » Funds transfers to accounts you have at other financial institutions
- » Expanded eDocuments center including statements from as far back as January 2012
- » Access to account balances and history, including pending check card transactions

- » Integrated access to your DFCU Financial Visa Platinum account information
- » Customized alerts that notify you by phone or email about important account information

We will have plenty of resources available to you when we launch the new platform, including:

- » A DFCU OnLine Resource Center on our website, dfcufinancial.com
- » Member Service Agents available to assist by phone, email or secure message at DFCU OnLine
- » Member Relations Representatives available to assist when you visit a branch
- » Integrated online help within the DFCU OnLine platform: just select Help for a searchable index of helpful information

If you don't already receive it, sign up now for our monthly e-newsletter, eNOTES and stay informed about the new DFCU OnLine.



Annual Membership Meeting

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, Jim Cowper and Don Tomford. Members who would like to be considered for future nomination to the Board of Directors are invited to submit

their biographical information by mail to: DFCU Financial Nominating Committee, Attn. Nominating Committee Chairperson, 400 Town Center Drive, Dearborn, MI 48126.

Paper Statement Processing Fee Disclosure

Members who receive paper statement(s) will be charged a \$1 per statement processing fee for each statement mailed with the exceptions of Interest Checking Plus (ICP) accounts,

IRA statements, organizations, members under the age of 18 and members 65 and over. Sign up for eStatements at dfcufinancial.com, DFCU OnLine Banking, in order to avoid this fee.

Privacy Notice

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices

with respect to your personal information at dfcufinancial.com, or we will mail you a free copy upon request if you call us at 888.336.2700.

Holiday Hours

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

» Martin Luther King, Jr. Day, Monday, January 19 » President's Day, Monday, February 16

Do Your Own Taxes and Save with TurboTax – and enter for a chance to win up to \$15,000



With TurboTax® and DFCU Financial, it's easy to do your own taxes and save. TurboTax coaches you every step of the way. Visit dfcufinancial.com for savings of up to **\$15 on TurboTax federal products.**

- » **All you need to know is yourself.** TurboTax translates taxes into simple questions about your life and puts everything on the right forms for you.
- » **You won't miss a thing.** TurboTax searches over 350 deductions and credits, so you can be confident you're getting the biggest refund you deserve.
- » **Double checks as you go.** TurboTax runs error checks and

a final review of your return to help make sure your taxes are done right.

New to online tax filing? It's simple. All you need is an Internet connection and Adobe® Reader®, which is free at adobe.com/reader. For more information on TurboTax, visit our website: dfcufinancial.com

Enter for a chance to win up to \$15,000: DFCU Financial members are automatically enrolled when they set up a TurboTax account, or login using their existing account and provide a valid email address by February 26, 2015.

Education Donations continued from page 1

Excellence is honored to receive support from DFCU Financial. These partnerships are important to understand the needs of our business community and in turn prepare our students to effectively navigate our dynamic environment," said Michelle Bianco, executive director. "The credit union's donation will supplement the Foundation's mini-grant program, which provides awards to our faculty who apply for funds that fit within one

or more of the Foundation's stated priority areas; technology, literacy, leadership and community."

Mark Shobe, CEO of DFCU Financial sums it up, "If we want students to be informed decision makers, then as community partners, we need to invest in financial literacy initiatives. We are pleased to support programming that enhances these concepts and skills throughout the grades to create prepared adults."

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. » » »