



DCUSM
BANKING – THE DCU WAY

2016

ANNUAL REPORT

**People Come First.
Do the Right Thing.
Make a Difference.**



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Chair and President's Report

Whether you joined DCU in 2016 or are a long-standing member, the quality of your DCU experience is vitally important to us. Three core philosophies guide us in all that we do for you – each and every one of us at DCU and the decisions we make — *people come first, do the right thing, and make a difference*. That's “The DCU Way” and why banking here is a better choice.

At DCU, we aim to fully understand your needs. By doing so, we can help you through every stage of your life: from opening your first savings and checking account, helping manage student loans, providing competitive rates for auto and home loans, and planning for retirement. When banking with us, you know that every DCU team member is committed to providing sound advice, ensuring that you save money, and helping you achieve your personal financial goals.

You may see and hear “*What Can DCU Save You?*” in our advertising. It's about more than just saving you money; it's about saving you time by making banking simpler, faster, and more convenient. We do that by making constant improvements to our online and mobile experiences, utilizing innovative technologies that make opening a loan easier, and always looking ahead to ensure we're providing our members with the best possible banking experience.

Credit unions were built on the philosophy of people helping people, and we take that responsibility seriously. We strive to make a difference in our branch communities by supporting local businesses as they grow and create jobs, by donating to charities who make significant differences in the lives of children, and by investing in programs that play a vital role in the lives of children, families, and veterans. In 2016, our charitable donations to causes in which we strongly believe in exceeded \$2 million.

Whether you visit a DCU branch, speak to us on the phone, or send an email, you are always our number one priority. We exist solely to serve your financial needs and we are committed to delivering industry-leading products, services, and technology.

Sharing the Results of 2016

In 2016, we continued to experience tremendous growth throughout the credit union. Thanks largely to our members who told their friends and families about DCU, new members came to us by the thousands.

At just over 1,000 employees, each and every one of us was grateful to have the opportunity to make a difference in the lives of so many new and existing members. Whatever your financial need was, we were there to help — with personalized advice and cutting edge products and services — to ensure you and your fellow members achieved your respective financial goals.

DCU ended the year with \$7.60 billion in assets and 623,265 members. 101,642 new members joined DCU during the year and we now serve employees or members of more than 700 businesses and organizations and their families. Throughout 2016, we worked to maximize your return as a DCU owner through better rates, new services, and product enhancements. Total deposits were \$6.10 billion and total loans under management were \$8.30 billion. Attracted by our competitive loan rates and convenient ways to apply, members opened more than 156,000 loans totaling \$3.30 billion.

“

Once again DCU has exceeded my expectations making it easier, NOT harder as it often feels trying to get a loan or refinance a current one. It only took one phone call and a few questions from DCUs knowledgeable and courteous staff to get me my new loan in about a total of 25 minutes time. This is my 5th loan from DCU. The staff, the rates and the ease of their application are why I keep coming back.

”

- Andover, MA

Member Participation

Providing members with products and services that can help improve their financial wellbeing is another way we made a difference. In 2016, members chose DCU for a variety of reasons including:

Free Checking – More than ever, members used DCU as their primary checking account. By year end, 313,443 members considered their DCU Checking account as their primary account, an increase of nearly 16% over 2015. Also, by the end of the year, 231,218 members received over \$6.7 billion in payroll and Social Security direct deposits to their DCU checking accounts. This represents a 15.3% increase in volume from 2015. DCU members who utilized this service found that they typically receive their direct deposit up to two days early.

Getting a Home – Over the course of 2016, DCU helped more than 3,331 members realize the American Dream by helping them purchase or refinance their home. We ended the year with 16,709 members having their mortgages with DCU – an increase of 9% over 2015.

Affordable Transportation – Whether it was for a new or pre-owned vehicle, members chose DCU to finance 89,850 vehicles in 2016 – an increase of 11% over 2015 – totaling over \$1.7 billion in auto loans.

Making DCU Their First Choice – According to our annual survey, more than half our members consider DCU to be their primary financial institution. Nearly 95% of members say they are either satisfied or very satisfied with DCU. Additionally, 91% of our members consider DCU as a trusted financial services provider. The long term success of DCU is closely tied to the loyalty of members like yourselves who actively recommend DCU. We will constantly work on maintaining a high level of service and satisfaction for our members throughout the years ahead so you will continually and enthusiastically recommend us to others.

Helping Member Businesses Grow – DCU made over \$299 million in loans to member-owned businesses in 2016 – an increase of 30% over 2015.

Using DCU Online – Over 300,000 members use Online Banking to access their accounts and nearly 267,000 members access their accounts with DCU's mobile app. On average, over 131,000 people view our website every day – with nearly 48 million page views throughout 2016. And, over 85,000 members took advantage of DCU's Online Check Deposit technology and deposited over 1.5 million checks – totaling over \$1.3 billion – with their smartphones, tablets, and PCs.

The DCU Visa® Platinum – With the option of having a card that offers a low interest rate or a card that provides a low interest rate and rewards, nearly half of all DCU member households chose to carry one of DCU's Visa credit cards. During the year, members used their DCU Visa cards to make over 19 million purchases totaling over \$1 billion in online or in-person transactions. Plus, throughout the course of 2016, DCU's Visa products were featured nationally in news articles touting the benefits of establishing or rebuilding credit through our secured card program.

Your Opinion Matters at DCU – That's why we have member ratings and reviews of DCU products and services on our website. In 2016, over 3,600 of your fellow members submitted a review to share their opinions about the products and services that DCU offers. Of the reviews that were shared on DCU's website – the average rating was 4.7 out of 5 stars and 94% of those reviewers would recommend DCU to a family member, friend, or co-worker!

The Year Ahead

Planned service enhancements for 2017 include relocating our Leominster, MA branch to a new spacious location offering expanded services, and opening a satellite Call Center in Lowell, MA. Other initiatives include enhancements to Online Banking, our mobile app, and our website – including a section with educational videos for first-time home buyers. Additionally, all members will receive chip-enabled debit cards by the end of the year for enhanced security. And finally, you can count on us to provide new and innovative products and solutions to make sure you have the best possible banking experience.

As always, you can rely on DCU to finance the important things in your life, protect your savings, and to continue making a meaningful difference in all that we do for you to meet and exceed your financial needs.

On behalf of the Board of Directors, volunteers, management, and each and every team member, we thank you for your dedication to DCU and for your willingness to recommend and share DCU with your family, friends, and colleagues. Please let us or any team member know what we can do to help you make your financial situation easier and improve upon how we can serve you.



Karyn Brown
Chair, Board of Directors



Jim Regan
President / CEO

2016 Benefits And Enhancements

Helping More Members Save More Money

Saving money for planned purchases, unexpected expenses, or retirement is hard enough. Three years ago, DCU instituted a permanent change to our Primary Savings account with a higher dividend rate to help members build their savings quicker. In 2016, we increased the tier level from \$500 to \$750 and increased the tier dividend rate from 3.04% APY to 5.12% APY. In 2016, balances in Primary Savings accounts grew 24% (\$248.2 million). The number of members with at least \$500 in their Primary Savings grew from 114,420 to 136,381 (19%). And the number of members with at least \$750 grew from 89,380 to 108,214 (21%).

Free FICO® Score for All Members

DCU believes that regular and easy access to credit information is vital to financial health, which is why we provide all members with their FICO score in their Online Banking Inbox every month for free. By year-end, 227,121 members were signed up to receive their monthly scores – a 12% increase over 2015.

Expanded Surcharge-Free ATM Availability

In May, DCU joined the Allpoint Network, which means members have access to America's largest surcharge-free ATM network with over 55,000 surcharge-free ATMs worldwide. With this expansion, DCU members are never far away from a surcharge-free ATM, especially in the United States where Allpoint offers 43,000 cash machines in places members already visit as part of their daily routine. Conveniently located in destination retail outlets including major discount retailers, convenience, grocery and pharmacy stores, Allpoint Network ATMs save members time as well as ATM fees.

Switching to DCU is Now Even Easier

Mid-year, DCU partnered with ClickSWITCH, an automated electronic switch kit that makes the process of switching members' current online bills, automated payments, and direct deposit from their previous financial institutions' checking account to their new DCU account – much easier, quicker and more secure. ClickSWITCH removes the hassle of contacting all of their billers to make changes and helps to ensure a member doesn't miss a payment when changing their financial institution to DCU. Since launching, nearly 2,000 members have used ClickSWITCH to switch their accounts.

Littleton, MA Branch Relocation

In June, DCU relocated our Littleton branch to a newly built location. The branch offers a full-complement of financial services and amenities including an Education Banking Center, iPad banking technology, complimentary Internet access, a drive-up ATM and teller, and much more. The branch, located at 207 Constitution Avenue, allows us to continue to play a vital role in the Littleton community by assisting residents with their financial needs, as well as making a difference in the community through charitable and educational initiatives.

DCU Insurance and DCU Realty Sites Optimized for Mobile

Mid-year, we implemented mobile-optimized sites for both DCU Realty and DCU Insurance. These new sites are specifically designed for the growing number of people who access information on the go using their phone. Users can take advantage of many of the features found on the desktop versions of these sites from finding their dream home to easily submitting a quote for insurance.



It has been an absolute pleasure opening a primary savings account with DCU. Was easy and quick, the phone representative was very helpful in getting me started. A few quick document uploads and you're all set. I'm definitely coming to DCU for my banking needs.

- Richmond, VA



2016 Benefits And Enhancements

Account Manager Redesign

In the first part of 2016, we rolled out a redesigned version of Online Banking Account Manager to all members. In addition to the updated look and feel, the new design offers quicker access to a selection of popular and important Account Manager features. Members have the ability to instantly add new cross-account transfer members and view or delete existing members on their list. We also launched the Account Manager Quick Access Widget giving members quick access to Account Manager's more popular features right from the Online Banking homepage. This tool allows members to select up to six of their favorite Account Manager pages and save them as quick links to use whenever they log into Online Banking.

Mobile App Enhancements

Throughout the year, DCU introduced a number of enhancements to our mobile app including a redesigned user interface to ensure members have a robust mobile banking experience. Additional enhancements included improvements to Online Deposit functionality, the ability for members to set up their own cross account transfers, and updates to Balance Transfer and Travel Notification features.

DCU Implements Android Pay and Samsung Pay

In the spring of 2016, DCU launched Android Pay and Samsung Pay, allowing more members to take advantage of using their smartphone to easily make purchases at participating merchants, online, or within apps. Alongside Apple Pay, which was introduced in 2015, these two new services offer an exciting way to make purchases on the go, allowing members still get all the rewards, benefits, and protection that their DCU Visa credit or debit card provides. By the end of the year, members had spent over \$5 million using Android Pay, Samsung Pay, and Apple Pay.

Mobile Mortgage Application and Mortgage E-Closings

Our mortgage application has been rebuilt using responsive design. This means the online form presented to the member will be optimized for the device and screen size – mobile or desktop. This creates a seamless yet customized experience to all members regardless of the type of device they use. In addition, we rolled out mortgage e-closings providing members the ability to electronically sign mortgage documents. The e-closing portal is available to all parties involved in a mortgage transaction (members, realtors, and attorneys). This provides a common meeting place to effectively and transparently close mortgages electronically.

Student Loan Refinance Program

Over the last several years, we've helped thousands of college students and their families finance their education through DCU's Private Student Loan Solution. Through our partnership with Credit Union Student Choice, DCU began offering a Student Loan Refinance Program that will help members manage their student loan debt. Members are now able to refinance and consolidate federal, PLUS, private, and institutional loans into one loan and one monthly payment. The program offers both variable and fixed rate options with 5, 10, and 15 year repayment options and, in most cases, at lower interest rates and monthly payments.

Loan Suite

In the fourth quarter of 2016, we integrated a new "click-to-accept" lending platform for members in both Online Banking and Mobile Banking. DCU's Loan Suite empowers members with personalized access to pre-approved loans across multiple product lines as well as the ability to apply for loans. This platform gives members ongoing insight into their personal buying power and instant access to loans where and when they need them. The end-result is a simplified loan application and approval process.



The entire mortgage process was a great experience at DCU. My Mortgage Processor, guided me through the entire process and provided status updates. The closing was easy and DCU did everything possible to allow me to meet a strict deadline.



- Danvers, MA

DCU In The Community

At DCU, we remain committed to making meaningful and positive contributions to the communities that we serve. Among our efforts in 2016 were:

DCU for Kids

With a successful annual Golf Classic, raffles, and other events, our charitable foundation raised and donated over \$1 million to charities benefiting children in 2016. The largest of our 100+ beneficiaries were Boys and Girls Clubs throughout New England, Children's Hospital Boston, Autism Speaks, and the Boomer Esiason Foundation for Cystic Fibrosis. 98 cents of every dollar goes directly to children and families in need. All administrative and volunteer support is donated by DCU.

In-School Financial Education

DCU provided free financial education to students in several New England high schools. Throughout the year, DCU also taught students what it's like to live in the real world by hosting and participating in CU 4 Reality Financial Education Fairs.

FinTech Startups

Since launching in 2014, DCU and Workbar have supported the efforts of financial startups through the *DCU FinTech Innovation Center* located in Boston. The Center serves as a knowledge hub and collaborative workspace for these companies by offering month-to-month workspace, industry-specific mentorship, access to senior-level executives at DCU, programming, resources, and networking to its members. The Center has established a core group of growing companies whose focus is on credit scoring, wealth management, and investing.

DCU Hometown Hero

Partnering with FOX25 TV in Boston, DCU recognized individuals throughout the summer of 2016 for making a difference in their community by awarding them with the DCU Hometown Hero Award. This award was presented to a New England resident for their contributions to make his or her community a better place to live.

Axuda

DCU created Axuda, a 501(c3) non-profit organization to provide financial resources to individuals in our local communities who are struggling to meet their short-term financial needs. Axuda is an online community where lenders can give, and borrowers can pay-it-forward. All of Axuda's operating and administrative costs are covered by corporate donations and is run by volunteers. Therefore, 100% of every dollar donated to Axuda goes directly towards funding loans.

Charitable Contributions

DCU's primary charitable initiative is directed towards supporting programs that provide a health, welfare, or social service for children; or provide educational programs or services that primarily benefit children. Throughout the year, we partnered and financially supported causes, educational programs, and events that had a positive impact on the lives of children. Making a difference in our communities also means collaborating with organizations to help create housing, education and economic opportunities for children and families that are most in need.

DCU supported local organizations specializing in assisting children and families in need of transitional housing, clothing, counseling, and job training. In addition to supporting local Boys and Girls Clubs, DCU collaborated with police departments, fire departments, and libraries to assist with after school programs and initiatives geared towards fostering the development of children.

Through our donations to hospitals, our hope is to provide comfort to patients undergoing treatment, ease the burden of a prolonged hospital stay, and help the healing process both during and after treatments. DCU's support helps patients and families focus more on what is really important and less on life's everyday stressors. Our giving extends locally, regionally, and nationally to hospitals to help in advancing the understanding, diagnosis, treatment, cure, and prevention of diseases that affect families.

Veterans' organizations provide important and ongoing support to the brave men and women who have served our country. Recognizing the special sacrifices that both veterans and families have made, DCU's goal is to honor and support our military heroes by continuing to create new opportunities in the areas of health, employment and housing through partnerships with organizations that are providing the highest quality services.

DCU Memorial Scholarships

Each spring since our program began in 1996, DCU has awarded scholarships to graduating high school seniors judged most likely to excel at a college or university. In 2016, 53 scholarships were awarded totaling \$100,000.

Classroom Adoptions

In cooperation with Adopt-A-Classroom, we supported 60 public elementary school classrooms in DCU branch communities. We placed an emphasis on special needs and special needs-inclusion classrooms.

Consolidated Statements of Financial Condition

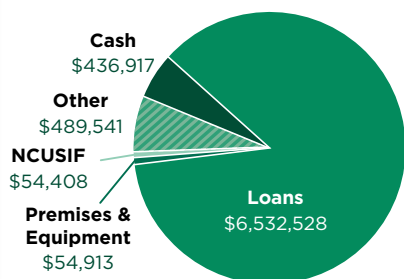
December 31,	2016	2015
Assets:	[in thousands]	
Cash and cash equivalents	\$ 436,917	\$ 591,630
Deposits in Corporate Federal Credit Union	28,000	45,000
Securities - Trading	148,943	-
Securities - Available-for-Sale	210,585	360,422
Other Investments	42,804	44,698
Loans Held-for-Sale	39,990	99,890
Loans, Net	6,492,538	5,542,108
Accrued Interest Receivable	19,957	17,424
Premises and Equipment, Net	54,913	52,170
NCUSIF Deposit	54,408	47,839
Other Assets	39,252	21,736
Total Assets	\$ 7,568,307	\$ 6,822,917

Liabilities and Members' Equity		
Liabilities:		
Members' Share and Savings Accounts	6,106,586	5,384,311
Borrowed Funds	695,000	765,000
Accrued Expenses and Other Liabilities	64,045	61,864
Total Liabilities	\$ 6,865,631	\$ 6,211,175

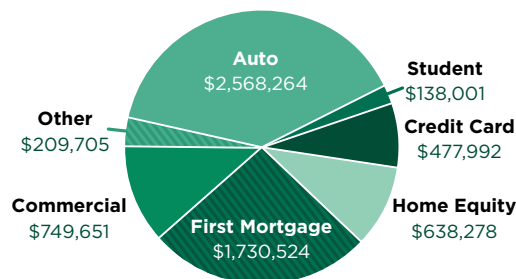
Commitments and Contingent		
Members' Equity:		
Regular Reserves	100,227	100,227
Undivided Earnings	602,632	515,684
Accumulated Other Comprehensive Loss	(183)	(4,169)
Total Members' Equity	\$ 702,676	\$ 611,742

Total Liabilities and Members' Equity	\$ 7,568,307	\$ 6,822,917
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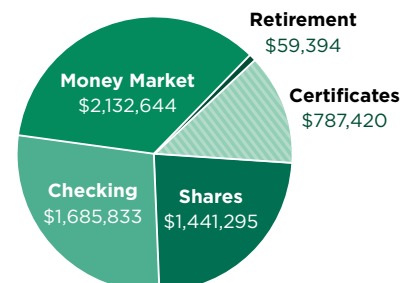
Assets



Loans to Members



Member Savings



The Consolidated Statements of Financial Condition and accompanying graphs are unaudited. To view the 2016 Audited Financial Statements, visit dcu.org.

Consolidated Statements of Income

December 31,	2016	2015
Interest Income:	[in thousands]	
Loans	\$ 232,584	\$ 202,277
Securities, Interest Bearing Deposits and Cash Equivalents	7,429	4,829
Total Interest Income	\$ 240,013	\$ 207,106
Interest Expense:		
Members' Share and Savings Accounts	30,043	28,306
Borrowed Funds	14,354	13,930
Total Interest Expense	\$ 44,397	\$ 42,236
Net Interest Income	\$ 195,616	\$ 164,870
Provision For Loan Losses	\$ 24,000	\$ 14,500
Net Interest Income After Provision for Loan Losses	171,616	150,370
Non-Interest Income		
Service Charges and Fees	16,964	15,139
Interchange Income	34,032	30,383
Other Non-Interest Income	8,296	7,943
Net Gain on Sale of Loans	9,727	5,288
Total Non Interest Income	\$ 69,019	\$ 58,753
Non-Interest Expense		
Employee Compensation and Benefits	73,362	65,750
Office Occupancy and Operations	40,256	36,517
Other Operating Expenses	37,759	30,522
Net Loss on Sale of Investments	2,310	857
Total Non Interest Expense	\$ 153,687	\$ 133,646
Net Income	\$ 86,948	\$ 75,477

The Consolidated Statements of Income are unaudited. To view the 2016 Audited Financial Statements, visit dcu.org.

Board of Directors

Karyn Brown
Chair

David Garrod
Vice Chair

Steven Eddleston
Secretary

Njeri Gichohi
Director

Matt Menning
Director

Curt Raffi
Director

Supervisory Committee

Scott Gordon
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Cathy Giunta

Carlo Cestra

Frank Branca

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Senior Vice President
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Commercial Lending

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Craig Roy
Senior Vice President
Retail Lending

Jane Fontaine
Vice President
Human Resources & Training

Marianne Zawacki
Vice President
Financial Services

Mike Winter
President/CEO
FiVision

Products and Services

Personal Banking

Loans

Apply online or by phone 24-hours a day

- Auto, Boat, Recreational Vehicle, Motorcycle, Solar, Personal Aircraft, and more
- Visa Platinum, Visa Platinum Rewards, and Visa Platinum Secured Credit Cards
- Private Student Lending and Refinance Solutions
- Mortgages, Home Equity Loans and Lines
- Personal, Consolidation, Savings, Certificate, and Stock-Secured Loans

Savings

Account opening and online access 24-hours a day

- Savings, Checking, Money Market, and Certificates
- Ltd Savings Account
- Individual Retirement Accounts
- Holiday Club and Member Described Accounts
- Trust and UTMA Accounts

Special Programs

- Mobility Vehicle and Access Loans
- Financial Wellness and Recovery Program
- Skip-A-Payment
- Auto Buying Service

Account Access and Other Services

- Online Banking with Bill Payer
- Mobile Banking
- Online Deposit
- Apple Pay
- Android Pay
- Samsung Pay
- People Pay
- DCU Visa Debit Card and ATM Card
- Easy Touch Telephone Teller
- Text Alerts
- Overdraft Protection Service
- CashEdge Funds Transfer Service
- Domestic and International Money Wires
- Money Orders and Travelers Cheques

Education and Information

- StreetWise Consumer Education Program
- Members' Monthly Newsletter
- Show Me Website and Newsletter
- Barnyard Cents Website and Newsletter
- Know The Risk Monthly Article
- Auto Buying Research Services
- Online Calculators

Business Banking

Loans

- Lines of Credit and Term Loans
- Investment Property Equity Lines and Loans
- Commercial Mortgages
- Construction Mortgages
- Auto, Business Vehicle, and Business Equipment
- Visa Business Platinum
- SBA Loans

Savings

- Free and Premier Business Checking
- Savings, Money Market, Certificates, Ltd Savings Accounts
- SEP and SIMPLE IRAs

Account Access and Other Services

- Online and Mobile Banking
- Business Visa Check Card
- Online Federal Tax Payments (EFTPS)
- Merchant Credit Card Referral Services
- Payroll Services



Recently joined and opened a Checking & Savings account and received a car loan. Should have switched from traditional banking years ago! Great service and so easy to set up new accounts. No fees, and great interest rates for a used car loan. Looking forward to doing much more business in the years to come!



- Hudson, NH

DCU Branch Locations

Massachusetts Branches

Acton

100 Powdermill Road
Acton, MA 01720

Andover

209 North Main Street
Andover, MA 01810

Burlington

15 Greenleaf Way
Burlington, MA 01803

Fitchburg

350 John Fitch Highway
Fitchburg, MA 01420

Framingham

60 Worcester Road
Framingham, MA 01702

Franklin

500 West Central Street
Franklin, MA 02038

Leominster

1123 Central Street
Leominster, MA 01453

Lexington

1751 Mass Avenue
Lexington, MA 02420

Littleton

207 Constitution Avenue
Littleton, MA 01460

Lowell

564 Bridge Street
Lowell, MA 01850

Marlborough

279 East Main Street
Marlborough, MA 01752

Marlborough

865 Donald Lynch Boulevard
Marlborough, MA 01752

Tyngsborough

378 Middlesex Road
Tyngsborough, MA 01879

Waltham

130 Lexington Street
Waltham, MA 02452

Westborough

18 Lyman Street
Westborough, MA 01581

Worcester

11 Tobias Boland Way
Worcester, MA 01607

Worcester

131 Gold Star Boulevard
Worcester, MA 01606

Worcester

225 Shrewsbury Street
Worcester, MA 01604

New Hampshire Branches

Hudson

257 Lowell Road
Hudson, NH 03051

Manchester

369 South Willow Street
Manchester, NH 03103

Merrimack

19 Premium Outlets
Boulevard
Merrimack, NH 03054

Nashua

379 Amherst Street
Nashua, NH 03063

Branch Hours

Monday - Wednesday
9:00am - 5:00pm

Thursday - Friday
9:00am - 7:00pm

Saturday
9:00am - 3:00pm

Lowell & Manchester Branch Hours:

Monday - Wednesday
9:00am - 5:00pm

Thursday - Friday
10:00am - 6:00pm

Saturday
9:00am - 3:00pm

Lexington Branch Hours:

Monday - Wednesday
8:00am - 4:00pm

Thursday - Friday:
8:00am - 6:00pm

Saturday
9:00am - 3:00pm

Information Center Hours

Monday - Friday
8:00am - 9:00pm

Saturday
9:00am - 3:00pm

Don't see a DCU Branch in your community?

Easily bank at home with Online Banking or on the go with our Mobile Banking App for iPhone, iPad, and Android.

DCU FINANCIAL

ADVICE. PLANNING. INVESTMENTS. INSURANCE.

- **Financial Planning** – Retirement, college, estate and wealth transfer, trust services, and asset management
- **Investing Services** – 401(k) and IRA rollovers, professional money management, mutual funds and annuities, stocks and bonds, unit investment trusts
- **Insurance** – long-term care, term and universal life, and accidental death

Securities and advisory services offered through LPL Financial, a Registered Investment Advisor, Member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. DCU and DCU Financial are not registered broker/dealers, nor are they affiliated with LPL Financial.

DCU REALTY

Full-service realty specialists to help you buy or sell a home or condo. List “By Owner” homes for sale nationwide on dcuhomes.com, or in the Massachusetts and New Hampshire Multiple Listing Services. Our relocation service helps members in all 50 states.



DCU Insurance

AUTO • HOME • PROPERTY • LIABILITY

Direct independent agency services in CO, CT, GA, ME, MA, and NH. Policies in other states available through direct affinity programs of national insurance carriers.

- Personal Automobile
- Homeowners / Condo Owners
- Renters, Dwelling Fire, and Flood
- Umbrella Liability

Property and casualty insurance provided by DCU Insurance (DCU Financial Insurance Services, LLC), a subsidiary of DCU. Business conducted with DCU Insurance is separate and distinct from any business conducted with the credit union. Remember that any insurance required as a condition of the extension of credit by the credit union need not be purchased from DCU Insurance but may, without affecting the approval of the application for credit, be purchased from an agent or insurance company of the member’s choice. Insurance products are not deposits of Digital Federal Credit Union (DCU) and are not protected by the NCUA. They are not an obligation of or guaranteed by the credit union and may be subject to risk. Any questions or concerns regarding this relationship may be addressed to the Office of Consumer Affairs.

DCUSM Equity Crowdfunding Powered by GROWTH FOUNTAIN

DCU Equity Crowdfunding gives small businesses the opportunity to raise capital and give members the opportunity to make modest investments in community businesses they believe in.

DCU (Digital Federal Credit Union) is not a registered broker/dealer, nor is it affiliated with GrowthFountain LLC, GrowthFountain Capital LLC, or the issuers of securities on this site. Neither DCU nor its officers, directors, or employees make any warranty, express or implied, of any kind whatsoever related to the adequacy, accuracy, or completeness of any information on this site or the use of information on this site. DCU does not give investment advice or recommendations for any investment offered on this platform and no communication, through this web site or otherwise, should be construed as such.



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dcu.org • 508.263.6700 • 800.328.8797

In Your Community Report: dcu.org/community

 facebook.com/DigitalFederalCreditUnion

 [@DCUcreditunion](https://twitter.com/DCUcreditunion)

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