

# Annual Report 2010

**DCU**<sup>SM</sup>  
BANKING – THE DCU WAY

# 2010 Annual Report

## Table of Contents

Introduction	2
“Helping Members” stories	2, 3, 4
Chairman and President’s Report	5, 6
Service Enhancements	7
DCU in the Community	8
Financial Statements	9, 10
Board and Management	11
Products and Services	12, 13
Locations and Hours	14



## Banking – The DCU Way is a way of life at DCU

**Banking – The DCU Way** means the following:

- *People come first*
  - *Do the right thing*
  - *Make a difference*

In good times and tough times, saving money for our members is the right thing to do and makes a real difference in their lives. That's what DCU employees love to do. Here are just some of the inspiring, yet typical stories we've collected over the past year that demonstrate why so many DCU members would never bank anywhere else.

2

## Saving money for members in challenging times

*Here are a few of the success stories we thought we'd share...*

**Worcester members move their mortgage to DCU and save \$745 a month** – Our Branch Manager met with members who were looking to apply for a Home Equity loan. After a short discussion on our Home Equity products, she found out that their mortgage rate was in the high 7% range. She then presented them with another option – refinance their first mortgage with DCU. After discussing the details, they decided to move their mortgage. We were able to reduce their payments from \$2,499 to \$1,753 for a savings of \$745 per month, and a saving of \$268,000 over the term of the loan.

**Even with a great credit score it costs more at a bank** – A member with a credit score of 745 had a new auto loan at a local bank with a rate of 7.99% for 36 months with payments of \$386. We were able to refinance his auto loan for the same length of time, 36 months with a reduced rate of 3.4% and a monthly payment of \$296, saving him \$90 a month and \$3,240 over the term of the loan.

**A Merrimack member takes advantage of a Second Chance Auto Loan and saves \$137 a month** – A member came in looking for information on our Second Chance Auto Loans. He was paying \$490 at rate of 6.49% for 36 months through Chase Auto Finance. We were able to refinance his loan and include payment protection for a payment of \$353 a month with a rate of 3.9%, saving him \$137 a month.

**Reducing a member's loan payments by \$170 a month** – A new member had an auto loan with a rate of 17% through Honda Financial Corporation and asked if we could help her out. We were able to refinance her loan, reducing her monthly payments from \$397 to \$227 per month, which came out to \$170 in monthly savings.

**A Second Chance Auto Loan saves a member \$4,545** – A member had recently bought a 2010 Ford pickup truck and financed through Ford Credit with a rate of 10.30%, with total finance charges of \$6310. We were able to refinance his auto loan for a rate of 3.90% and reduce the term by 6 months, saving the member \$4,545.



**We cut a new Framingham members' car payments by \$200** – When opening up a new membership in our Framingham Branch this member asked if we could review her vehicle loan with Chase Bank that had an interest rate of 7%. She had not shopped around for interest rates when she bought her vehicle last year and went with the dealer's suggestion. We refinanced her vehicle loan and were able to save her \$200 a month.

**Refinancing saves a couple \$6,600** – A couple came into a branch to open a checking account with direct deposit. As they were speaking with the Member Service Representative, it came out that they had a vehicle loan of \$16,497 at a local bank with an interest rate of 9.8%. We were able to refinance the vehicle loan for a new rate of 4.4% resulting in a savings of \$110 per month, saving these members \$6,600 over the term of the loan.

**Interest rate of 15.9% was costing a member \$9,812 too much** – An existing member called to see about refinancing his Auto Loan currently at a local financial institution with an interest rate of 15.9%. We were able to refinance his loan and save this member over \$120 per month. The member was extremely excited that DCU saved him a total of \$9,812 in finance charges.

**Saving a member \$2,900** – A member had purchased and financed a truck with Ford Credit with an interest rate of 8.99% and \$4,100 in finance charges. When he came to DCU to see if he could refinance, he was pleasantly surprised to find the we could save him \$2,900 in finance charges over the next five years.

**Speaking with a new member helps save \$2,547** – A non-member walked into our Littleton Branch to inquire about our products and services. She had been banking at Bank of America and wondered what DCU could do to help her. Our Member Service Representative spoke to her to find out her needs and what DCU services could help her reach her goals. She opened a savings account, a checking account with direct deposit and was thrilled with DCU's online services. We were then able to refinance her auto loan with Bank of America, which had a rate of 10.9%, and bring it down to a rate of 4.40%. She was able to save \$2,547 over the term of the loan and pay it off faster.



**Investing with DCU means options** – A member came to our Littleton Branch to speak with a Member Service Representative about savings certificates. She found out DCU had more savings options besides certificates, which lead her to invest over 500k.

**Refinancing a mortgage loan saves money** – A member came into a branch and was inquiring about a home equity loan. Our Member Service Representative spoke with the member investigating the possibility of bringing his first mortgage to DCU instead of having two separate loans. It was an overall better option which resulting in saving the member money and only having one loan payment.

**Working with our members through hardship, listening and problem solving** – A member came in looking to apply for a personal loan for \$3,000 to pay some medical bills that had been adding up. He was a long time DCU member and had been injured by a drunk driver. He had been struggling, but had never missed any payments. With a great credit score, and after listening to his short-term needs, it was a better option to refinance his DCU auto loan and get cash back. He left with the money he needed to pay his medical expenses, and some extra cash for upcoming expenses at a rate he could afford.

**A Member refinances with DCU and goes from a rate of 10.14% to 4.4%** – A member came into a branch to inquire about our Second Chance Auto Loan. She had a loan from a bank with an interest rate of 10.14% with a monthly payment of \$325. We were able to refinance her auto loan to a rate of 4.4%. By refinancing, her monthly payment came down to \$156, which was a monthly savings of \$168.

**A couple saves \$113 a month by refinancing their loan with DCU** – When a couple came in to open a new membership at our Franklin Branch, the Member Service Representative listened to this newly married couple's financial goals. In reviewing their credit report it looked like they were paying too much for their auto loans. We were able to refinance both their auto loans and save them \$113 per month which adds up to \$6,864 over the term of the loans.

**A member saves with a low rate DCU Visa and a low rate DCU Auto Loan** – A member came to open a DCU Visa because of our great rates. She then asked about our low car loan rates since she had a loan with Toyota Financial at a 20.0% rate. By refinancing her auto loan, we saved her \$1,468 over the term of the loan.

**Saving a new member \$155 a month** – A new member joined DCU through our referral program and was speaking with a Branch Manager about the benefits of a DCU membership. After he had opened a new checking account with direct deposit he asked about refinancing his car loan. Our Second Chance Auto Loan program reduced his auto loan rate from 11.8% to 9.3% and resulting in a savings of \$155 monthly and \$3,800 over the term of the loan.

**\$98 a month saving adds up to \$3,530 for this member** – While helping a new member open a checking account with direct deposit a DCU Member Service Representative asked about reviewing his auto loan. We were able to refinance his loan, which was at Bank of America with a rate of 12% to a rate of 6.8%. This resulted in a saving of \$98 a month and will save the member \$3,530 over the term of the loan.

**Teamwork helps a member get a mortgage** – We were able to process a mortgage for a member who was disabled due to a work related injury. Due to his limited mobility, the member had difficulty printing, reviewing, signing, and delivering required documentation. Our Andover Branch Manager and Assistant Manager assisted as liaisons between him and the Mortgage Department to secure all documents for processing at his home. The Mortgage Underwriter, worked closely with the Mortgage Representative to review and clear conditions throughout the process so that the borrower could close on his new home quickly to accommodate his disability.

**A son refers his mom and saves her \$12,000 in interest** – A long time DCU member referred his mother to DCU to see if we could refinance her car. She had gone through a tough divorce and was looking to refinance her car to get a better rate. We were able to refinance her car loan from Capital One Auto Finance and reduced her interest rate from 21.8% to an interest rate of 4.4%, reduced her term from 84 to 60 months - which saved her over \$12,000 in interest over the term of the loan.

**Commercial loan savings of \$1,348 a month and then another \$111** – In refinancing a commercial mortgage we were able to save a member \$1,348 per month on his payment. We then asked about refinancing his auto loan at another financial institution and reduced his rate from 5.8% to 3.9% saving him an additional \$111 a month.



# Chairman and President's Report

## The Economy in 2010

While the recession that began in 2008 was officially over, the recovery has been painfully slow throughout the year. Unemployment remained above 9% with as much as 20% of the population still out of work, working fewer hours, or working for reduced wages.

Home values remained low, but appear to have bottomed out in many areas of the country. Home foreclosures continued at a high rate as many financially challenged consumers ran out of the last resources available to keep their homes.

On the positive side, the vast majority of Americans, though nervous, were withstanding the downturn in fine shape. They saw the value of the stock market and 401(k) assets rebound. There was a pick-up in consumer spending during the fall holiday shopping season.

## DCU Helps New and Existing Members Save Money

In general, our members followed the national trends and were cautious with their spending. They continued to cut back on buying cars, homes, and other major purchases until late in the year.

With mortgage, auto, and other rates at historically low levels, DCU found many opportunities to save new and existing members money by refinancing their loans. We made a real difference in their financial well-being by reducing their monthly expenses. During the year, members opened over 29,000 new loans totaling over \$824 million.

In addition, we continued to work with members in financial distress to keep them in their homes and cars wherever possible.

For members looking to grow their savings, we offered competitive savings rates. Through much of the year, our Certificate Account rates were leading the market. Total member savings reached \$3.12 billion by year's end.

## DCU is Financially Strong

During the year, we held the line on operating expenses and reduced the size of our balance sheet. As a result, our capital ratio is exceptionally strong - considered "well-capitalized" under Federal regulations. This was achieved as we incurred large NCUA insurance assessments, and the increased costs associated with problem loans. Overall, DCU is in a perfect position to meet our members' growing needs for credit, savings, and financial services as the economic recovery picks up speed.

In 2010, more than 19,700 people became DCU members, mostly on the recommendation of our current members. We ended the year with over 333,000 members and \$3.65 billion in assets.

## The Year Ahead

Just from watching our members, we can see that the economic recovery is starting to gain a firmer hold. We are seeing growing purchases of homes and cars. We are seeing more members looking to refinance their existing loans to improve their budgets. We are seeing more interest in student loans and more credit card purchases. These are all positive signs that the worst is behind us. As always, you can count on DCU to protect your savings, provide economical loans for the important things in your life, and continue meeting your needs “The DCU Way.”

In 2011, you can expect renewed emphasis on the things about DCU members tell us they love – especially exceptional service and great value. Members will also receive a new opportunity to rate the products and services of DCU online for current and future members.

We hereby renew our commitment to Free Checking for our members. Commercial banks like Bank of America and Wells Fargo have announced the end of free checking, so if you’re checking account is not with DCU, isn’t it time you stopped wasting your hard-earned money on big bank fees?

On behalf of the Board of Directors, volunteers, management, and staff, we thank you for your loyalty to DCU and for your willingness to recommend your credit union to your family, friends, and colleagues. We only exist to serve you. Please let our team know what DCU can do to help you make your financial life easier and help you make progress toward your financial goals. Your business belongs at the financial institution you own – DCU.

Sincerely,



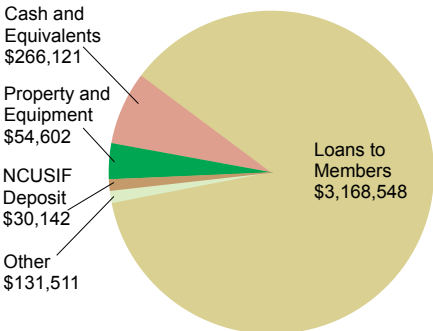
Frank S. Branca  
Chairman, Board of Directors



Jim Regan  
President/CEO

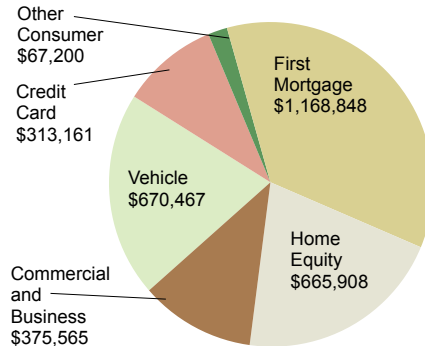
## Assets

Numbers in thousands



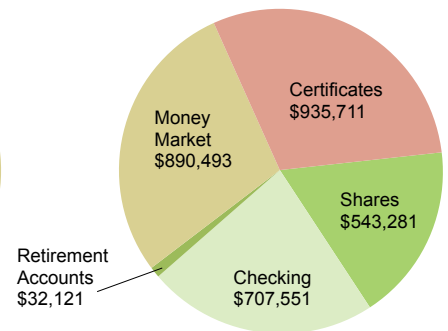
## Loans to Members

Numbers in thousands



## Member Savings

Numbers in thousands



## Service Enhancements

### **A New Branch in Manchester, NH**

DCU has now opened our newest branch in Manchester, New Hampshire to better serve our members' needs in the greater Manchester area. The branch is located at 369 South Willow Street and features many of the amenities you've come to expect while banking at one of our branches.

### **DCU Mobile PC Deposit Apps for iPhone and Android**

DCU members now have the option to deposit checks from anywhere using their iPhone or Android phone with DCU's *Mobile PC Deposit* – just one of the many EASY ways to bank remotely with DCU. *Mobile PC Deposit* allows you to take a picture of your check using your phone's camera.

### **New Mobile PC Branch**

In late June, members could begin banking with DCU on their internet-connected smart phones.

### **New DCU Visa® and DCU Rewards Visa**

Members now have a choice between the lowest rate option or the ability to earn valuable points on purchases. The DCU Visa Credit Card offers DCU's lowest available rates to our members, while the DCU Rewards Visa offers competitively low rates along with a Rewards Program.

### **Payment Choice**

With DCU's Payment Choice, it's your loan... you can choose your loan payment amount and when you'd like to pay each month.

### **DCU's Free FICO® Credit Score Service**

With DCU Checking Plus and Relationship Checking you can know your credit score and be able to keep tabs on it throughout the year. Sign up to receive your FREE credit score in PC Branch.

### **Easy Touch Telephone Teller Upgrades**

DCU's free 24-hour service that allows you to manage your account by phone just got even better. These upgrades have several new options for you to choose from to help you better manage your accounts when you call DCU.

### **DCU's Private Student Lending Solution**

Since 2008, we've funded over \$51 million in loans helping over 1,860 families get their children a college education. DCU's private student lending solution was truly designed with your best interest in mind and offers lower loan rates, zero origination fees, more flexible repayment options, and a convenient line-of-credit that can be used over multiple years. Plus, new for 2010 The Credit Union Student Choice private loan solution is available for Graduate Students enrolled, or enrolling in, a Business program at an approved Business School.

### **Free Discount Prescription Card**

DCU is proud to offer all its members access to a FREE Discount Prescription Card. Use it and you could see an average savings of 30% off usual and customary pricing with savings as high as 75% on some prescription medications at most major pharmacy chains.

### **FinanceWorks™ Upgrades**

We released FinanceWorks 2.1. This release features enhancements based on insights from observing and listening to member feedback.

## DCU in the Community

Besides working and living in the communities we serve, DCU believes that to make a positive impact in the lives of our members, we need to give back to those communities as well. We direct our charitable efforts toward child-focused non-profit organizations and causes in communities with DCU branches or large numbers of members. Among our efforts in 2010 were...

### **DCU for Kids**

With a successful annual Golf Classic, raffles, and other events, our charitable foundation raised \$600,000 for charities benefiting children in 2010. The largest of our 44 beneficiaries were the Boys and Girls Club of Metro West, Children's Hospital Boston, Autism Speaks, and the Boomer Esiason Foundation for Cystic Fibrosis. DCU for Kids net fund raising revenue is at 98%, all of which goes directly to children and families in need. All administrative and volunteer support is donated by DCU.

### **Reach Out for Schools**

This non-profit raises money from membership fees and donations to support schools and classrooms in communities where its members live. DCU provides staff and financial support to the group.

### **DCU Memorial Scholarships**

Each spring, since our program began in 1996, DCU awards scholarships to members who are graduating high school seniors judged most likely to excel at a college or university. There are a total of twenty scholarships awarded.

### **Member of the Worcester Alliance for Economic Inclusion**

A FDIC organized effort to bring un-banked citizens into the financial mainstream.

### **Charitable Contributions**

DCU partnered and financially supported 56 causes, schools, and community events.

### **Elementary School Classroom Adoptions**

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

### **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.

### **Serving under-served communities**

DCU offers unrestricted credit union benefits to people that live, work, attend school, or worship in seven communities designated as under-served areas.



## 2010 in review

### Consolidated Statements of Financial Condition

December 31,	2010	2009
Assets	{in thousands}	
Cash and cash equivalents	\$266,121	\$351,689
Investments:		
Trading	21,107	40,063
Other	46,909	46,932
Loans held-for-sale	7,975	19,657
Loans, net	3,168,548	3,340,033
Accrued interest receivable	13,838	14,718
Property and equipment, net	54,602	58,659
National Credit Union Share Insurance Fund deposit	30,142	33,558
Other assets	41,682	32,556
<b>Total assets</b>	<b>\$3,650,924</b>	<b>\$3,937,865</b>

#### Liabilities and Members' Equity

Liabilities:		
Members' shares	\$3,109,157	\$3,328,234
Borrowed funds	241,243	314,844
Accrued expenses and other liabilities	33,112	29,564
<b>Total liabilities</b>	<b>3,383,512</b>	<b>3,672,642</b>

#### Commitments and contingent liabilities

Members' Equity:		
Retained earnings, substantially restricted	270,537	268,059
Accumulated other comprehensive loss	(3,125)	(2,836)
<b>Total members' equity</b>	<b>267,412</b>	<b>265,223</b>
<b>Total liabilities and members' equity</b>	<b>\$3,650,924</b>	<b>\$3,937,865</b>

To view the full 2010 audited Financial Statements, visit [dcu.org](http://dcu.org).

## Consolidated Statements of Income

December 31,	2010	2009
Interest Income:	{in thousands}	
Loans	<b>\$187,557</b>	\$217,769
Investments and cash equivalents	<b>1,077</b>	1,127
<b>Total Interest Income</b>	<b>\$188,634</b>	\$218,896
Interest Expense:		
Members' shares	<b>25,145</b>	58,467
Borrowed funds	<b>13,592</b>	15,526
<b>Total Interest Expense</b>	<b>\$38,737</b>	\$73,993
Net Income Interest	<b>149,897</b>	144,903
Provision for Loan Losses	<b>92,600</b>	88,755
<b>Net Interest Income After Provision for Loan Losses</b>	<b>\$57,297</b>	\$56,148
Noninterest Income:		
Service charges and other fees	<b>16,120</b>	17,359
Interchange income	<b>14,603</b>	13,665
Net gains on sales of loans	<b>913</b>	8,970
Impairment loss on capital investment in a corporate credit union	-	(3,500)
Recapitalization gain on National Credit Union Share Insurance Fund deposit	-	20,924
Loss on early termination of borrowed funds	-	(7,265)
Other non-interest income	<b>1,582</b>	7,445
<b>Total Non-interest Income</b>	<b>33,218</b>	57,598
<b>Net income before noninterest expenses</b>	<b>\$90,515</b>	\$113,746
Noninterest Expense:		
Salaries and benefits	<b>39,693</b>	40,687
Operations	<b>25,689</b>	29,199
Occupancy	<b>14,582</b>	13,620
Impairment loss on National Credit Union Share Insurance Fund deposit and members insurance premium	<b>8,073</b>	25,958
<b>Total Non-interest Expenses</b>	<b>88,037</b>	109,464
<b>Net Income</b>	<b>\$2,478</b>	\$4,282

To view the full 2010 audited Financial Statements, visit [dcu.org](http://dcu.org).

## Board of Directors

Frank Branca  
Chairman

Karyn Brown  
Treasurer

Jim Hom

Steven Eddleston  
Vice Chairman

David Garrod  
Secretary

William Kilgore

Carlo Cestra

## Supervisory Committee

Kathleen C. Larsen  
Chairperson

Phillip J. Gransewicz  
Secretary

Ellen Frank

Carlo Cestra

Harriet J. Cohen

## Management

James Regan  
President  
Chief Executive Officer

Donna Russo  
Sr. Vice President  
Human Resources

Don Thompson  
Vice President  
IS Security

Thomas Ryan  
Executive Vice President  
Chief Operating Officer

Kris VanBeek  
Sr. Vice President  
Information Systems  
& Risk Management

Mike Winter  
President/CEO  
FiVision

Tim Garner  
Sr. Vice President  
Marketing/Strategic  
Planning

Scott Auen  
Vice President  
Mortgage Lending

Kim Chagnon  
Director  
DCU Realty

Carol Raposa  
Sr. Vice President  
Branch Services

Steve Mackowitz  
Vice President  
Commercial Lending

Dennis Murphy III  
Director  
DCU Insurance

Craig Roy  
Sr. Vice President  
Support Services

Diane Richard  
Vice President  
Consumer Lending

Marianne Zawacki  
Director  
DCU Financial

## Products and Services

### Personal Banking

#### Loans

Apply online or by phone 24-hours a day

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

#### Savings

Account opening and access online

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

- First-Time Homebuyer
- Payment Choice
- CashPak
- Mobility Vehicle and Access Loans
- Financial Wellness & Recovery Program
- Balance Financial Fitness Program
- Skip-A-Payment

#### Access and Miscellaneous Services

- PC Branch with Bill Payer
- *Mobile* PC Branch
- DCU Visa Check Card and ATMs
- PC Deposit
- *Mobile* PC Deposit
- Easy Touch Telephone Teller
- “I’m Covered” Overdraft Protection Service
- CashEdge Funds Transfer Service
- Domestic and International Money Wires
- Money Orders and Travelers Cheques

- Direct Deposit
- DCU Visa Gift Cards
- FinanceWorks™
- Notary, Signature Guarantee
- Bank by Mail
- DCU Classified

#### Education and Information

- DCU eNEWS
- *StreetWise* Consumer Education Program
- *Members’ Monthly* Newsletter
- Show Me Web Site and Newsletter
- *Barnyard Cents* Web Site and Newsletter
- 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, and Ltd Savings Account
- SEP and SIMPLE IRAs

#### Account Access and Other Services

- PC Branch
- Business DCU Visa Check Card
- Online Federal Tax Payments (EFTPS)
- Merchant Credit Card Referral Services
- Payroll Services

## DCU Financial

- Financial Planning – retirement, college, estate and wealth transfer, trust services, and asset management
- Investing Services – 401(k) and IRA roll overs, 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, 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. LPL Financial U.S. registered representatives may only conduct business with residents of the states for which they are properly registered

Not NCUA Insured	Not Credit Union Guaranteed.	May Lose Value.
------------------	------------------------------	-----------------

## DCU Insurance

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
- Motor Homes and Travel Trailers
- Boats and Personal Watercraft
- Motorcycles and Snowmobiles
- All-Terrain Vehicles

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.

## 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](http://dcuhomes.com), or in the Massachusetts and New Hampshire multiple listing services. Our relocation service helps members in all 50 states.

## Community Branches & Hours of Operation

Acton, MA	Littleton, MA	Hudson, NH
Andover, MA	Marlborough, MA*	Manchester, NH
Burlington, MA	Tyngsborough, MA	Merrimack, NH
Framingham, MA	Waltham, MA	Nashua, NH
Franklin, MA	Westborough, MA	* Multiple branch locations
Leominster, MA	Worcester, MA*	

Don't see a DCU Branch in your community? You can bank at home with PC Branch, *Mobile* PC Branch, PC Deposit or *Mobile* PC Deposit. Visit our web site at [dcu.org](http://dcu.org).

Branch hours\*  
Monday – Wednesday  
9:00 a.m. – 5:00 p.m.

Thursday – Friday  
9:00 a.m. – 7:00 p.m.

Saturday  
9:00 a.m. – 3:00 p.m.

\*Manchester Branch hours  
Thursday – Friday  
10:00 a.m. – 6:00 p.m.

Information Center hours  
Monday – Friday  
9:00 a.m. – 9:00 p.m.

Saturday  
9:00 a.m. – 3:00 p.m.

