

“DCU is the place that comes to mind for auto loans because of their low interest rates and super-fast service.”

– San Francisco, CA

“I was able to save thousands in interest and also lower my car payment by refinancing my auto loan with DCU. So glad I did this!”

– West Boylston, MA

What Did DCU Save You?



“Actual free checking and I love it! Free and easy to use.”

– Manchester, NH

“Applying for the credit card was quick and easy. Member service was excellent and I’m very happy with my first credit card to help establish my credit.”

– Hudson, NH

“This is the second car loan I’ve had with DCU, and the second time I’ve walked away happy. They had the lowest rate I could find and made it quick and easy for me.”

– Dedham, MA

“Been a member for 30+ years and DCU continues to be the best place for my money.”

– Pennington, NJ

“DCU really worked with me to get me exactly what I needed for a loan. They’ve earned a lifetime member.”

– Methuen, MA

DCUSM
BANKING – THE DCU WAY

2015 ANNUAL REPORT



“The process was quick and easy - it took one day and we lowered our monthly payment almost \$200.00. I would highly recommend talking to DCU!”

– Westford, MA

“The rates on the LTD Savings account are some of the best around and I was able to open a new account and setup my savings account very quickly.”

– Andover, MA



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Chair and President's Report

Throughout the past year as we helped our members save money, we never lost sight of the three core philosophies that guide all of DCU's team members and decisions — people come first, do the right thing, and make a difference. Together, these philosophies make up **the DCU Way**, and were evident in everything that was put into place over the course of 2015.

At DCU, making a positive and meaningful difference in the lives of our members and the communities that we are a part of has always been and always will be a goal that we aspire to. DCU is committed to helping each and every member achieve their financial goals no matter how big or small.

We're here to help you reach your financial goals and save you money, whether it's through reducing your monthly car payment, helping you to build up your credit, lowering your credit card interest rate, or simply providing advice.

"What Can DCU Save You?" is more than just a tagline that we use — it's a driving factor that we put in place each and every day for new and existing members. In 2015, more people chose DCU for their banking needs and found out how much money we could save them.

We also remain cognizant of the impact that DCU has on the local community, and continue our long-standing commitment to support non-profits through charitable contributions and volunteer support. Over the course of the year, we supported and invested in causes and programs that play a vital role in improving the lives of children, families, and veterans through charitable donations in excess of \$2 million.

Whether you visit a branch, call us on the phone, or send us an email, we remain committed to the DCU Way philosophy by delivering the industry's best products, services, technology and overall member experience.

Sharing the Results of 2015

In 2015, we continued to experience tremendous growth in numerous areas 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 were 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 \$6.80 billion in assets and 544,776 members. 88,160 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 2015, we worked to maximize your return as a DCU owner through better rates, new services and product enhancements. Total deposits were \$5.38 billion and total loans under management were \$7.20 billion. Attracted by our competitive loan rates and convenient ways to apply, members opened more than 131,000 loans totaling \$2.60 billion.

"The service and convenience of dealing with DCU for loans cannot be matched by anyone else. The overall value and convenience from DCU cannot be beat."

— Trenton, NJ

Member Participation

Providing members with products and services that can help improve their financial wellbeing is another way we made a difference. In 2015, 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, 270,331 members considered their DCU Checking account as their primary account, an increase of more than 17% over 2014. Also, by the end of the year, 197,599 members received over \$5.8 billion in payroll and Social Security direct deposits to their DCU checking accounts. This represents a 15.5% increase in volume from 2014. 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 2015, DCU helped more than 2,300 members realize the American Dream by helping them purchase or refinance their home. We ended the year with 15,303 members having their mortgages with DCU – an increase of 5% over 2014.

Affordable Transportation – Whether it was for a new or pre-owned vehicle, members chose DCU to finance 80,859 vehicles in 2015 – an increase of 12% over 2014 – totaling over \$1.5 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. 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.

Helping Member Businesses Grow – DCU made over \$230 million in loans to member-owned businesses in 2015 – an increase of 23% over 2014.

Using DCU Online – Over 260,000 members (52%) use Online Banking to access their accounts online and nearly 190,000 members (37%) access their accounts with DCU's mobile app. On the average, over 91,000 people view our website every day – with nearly 33 million page views throughout 2015. Members took advantage of DCU's Online Check Deposit technology and deposited over 1 million checks – totaling over \$1 billion – with their smartphones, tablets, and PCs.

Your opinion matters at DCU. That's why we have Member Ratings and Reviews of DCU products and services on our website. In 2015, over 3,100 of your fellow members submitted a review to share their thoughts and opinions about the products and services that DCU offers. Of the reviews that were shared on DCU's website – the average rating was 4.4 out of 5 stars and 96% of those reviewers would recommend DCU to a family member, friend, or co-worker!

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 members chose to carry one of DCU's Visa credit cards. During the year, members used their DCU Visa cards to make over 18 million purchases totaling over \$1 billion in online or in-person transactions. Plus, in a story titled "Best Credit Cards 2015-2016," Money Magazine, ranked DCU's Visa Platinum at the top of the list for "Best Cards for Carrying a Balance" calling it the "Easy Choice".

The Year Ahead

We are constantly looking for new and innovative ways to provide our members with the best possible banking experience. Planned enhancements for 2016 include: expanding the number of surcharge free ATMs available nationally to our members; the addition of Samsung Pay and Android Pay to our mobile payment offerings; ongoing enhancements to both our Online Banking and Mobile Banking platforms; the relocation of our Littleton, MA branch; as well as additional enhancements, offerings, and benefits for you and your fellow DCU members.

As a member, you are the cornerstone of what DCU is and should there be something that we can assist you with, please let us or any team member know.

On behalf of the Board of Directors, volunteers, management, and each and every team member, we thank you for your unwavering commitment to DCU. We value your loyalty and strive to earn it anew every day.



Karyn Brown
Chair, Board of Directors



Jim Regan
President / CEO



2015 Benefits And Enhancements

Helping More Members Save More Money

Saving money for planned purchases, unexpected expenses, or retirement is hard enough. Two years ago, DCU instituted a permanent change to our Primary Savings account with a higher dividend rate to help members build their savings quicker for balances up to \$500.00. In 2015, balances in Primary Savings accounts grew 26.6% (\$210.6 million). The number of members with at least \$500 in their Primary Savings grew from 110,507 to 131,230 (18.8%).

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, 202,644 members were signed up to receive their monthly scores – a 19.2% increase over 2014.

First-Time Homebuyer Program

DCU began offering a 3%-down 30-year fixed-rate mortgage primarily for first time homebuyers. Not having funds for the down payment is often a barrier for families. This program permits the down payment to be a gift from a relative and is a great alternative to high-cost FHA loans. The program is subject to prudent underwriting guidelines and a homebuyer education requirement is included.

Third Branch Opens in Worcester, MA

DCU opened its 22nd branch location in November to better serve the financial needs of members living or working in the greater Worcester, MA area. The branch, located at 11 Tobias Boland Way in the Walmart Supercenter Plaza, includes many of the amenities members have come to expect while banking along with DCU's first Education Banking Center.

Image Capture ATMs

Throughout the year, DCU continued to upgrade and replace each of the ATMs we own and operate throughout Massachusetts and New Hampshire with new software that allows a member to make both check and cash deposits without an envelope. Images of what they deposit are printed on receipts and cash is immediately available making transactions faster and more efficient.

Mobile DCU Branch and ATM Locator

We implemented a mobile-friendly branch and ATM locator on the mobile version of dcu.org and on our mobile app. This makes it much easier for current and potential members to find DCU branches and ATMs, shared branches, and surcharge-free ATMs when they are on the go.

“Easy and fast to apply online. I was prequalified and the interest rate beats everyone else even when you have excellent credit.”

– West Peterborough, NH



2015 Benefits And Enhancements (continued)

Mobile-Friendly Online Account Opening

Giving members a robust online experience is part of DCU's ongoing initiatives. In 2015, we launched a new responsive application for opening deposit products and memberships via dcu.org. Additionally, a current or prospective member may now start the application on one device, save it, and finish it on another. Documents and images may be uploaded as well.

Mobile App Enhancements

Throughout the year, DCU introduced a number of enhancements to our mobile app for the iPhone® including improvements to Mobile Bill Payer allowing members to add new billers and maintain existing ones; the addition of Travel Notifications in Mobile Account Manager so that members can notify DCU when traveling; and the introduction of the Apple Watch® app – allowing members access to their accounts with a glimpse at their wrist.

People Pay Introduced

People Pay, our new peer to peer payment provider, allows a member to pay almost anyone using Online Banking or our Mobile App for free if they have an email address or mobile number. Members no longer need to use cash or send a check to pay a friend, family member or co-worker.

EMV Chip Credit Cards

With EMV chip technology becoming the global standard for credit card payments, DCU began to issue new credit cards with new chip technology. The new chip on these cards provide additional security when used at terminals and ATMs that are chip-enabled since the data stored on the chip is more difficult to counterfeit or copy.

DCU Implements Apple Pay®

In the spring of 2015, DCU launched Apple Pay where members can easily make purchases at participating merchants or within apps with virtual cards on their iPhone, iPad, and Apple Watch. Apple Pay offers an exciting way to make purchases on the go, but members still get all the rewards, benefits and protection that their DCU Visa credit or debit card provides. By the end of the year, over 15,000 members had registered for this service.

“Cannot say enough positive things about my recent loan request experience. Fast, efficient service from the friendliest group of professionals. Electronic processing made the process almost instant. Two thumbs up!”

– Goffstown, NH

DCU In The Community

At DCU, we remain committed to making meaningful and positive contributions to communities that we serve.

Among our efforts in 2015 were:

DCU for Kids

With a successful annual Golf Classic, raffles, and other events, our charitable foundation raised and donated over \$1 million for charities benefiting children in 2015. 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.

Supporting Financial Service Startups

Since launching in 2014, DCU and Workbar have supported the efforts of financial startups through the DCU Center of Excellence in Financial Services located in Boston. The Center serves as a knowledge center 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 2015 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 courage, outstanding achievements, and contributions to make his or her community a better place to live.

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 2015, there were a total of 35 scholarships awarded.

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,	2015	2014
Assets:	[in thousands]	
Cash and cash equivalents	\$ 591,630	\$ 252,578
Deposits in Corporate Federal Credit Union	45,000	44,000
Securities - Available-for-Sale	360,422	381,094
Other Investments	44,698	42,508
Loans Held-for-Sale	99,890	32,655
Loans, Net	5,542,108	5,088,193
Accrued Interest Receivable	17,424	16,061
Premises and Equipment, Net	52,170	51,014
NCUSIF Deposit	47,839	43,157
Other Assets	21,736	16,029
Total Assets	\$ 6,822,917	\$ 5,967,289

Liabilities and Members' Equity

Liabilities:

Members' Share and Savings Accounts	5,384,311	4,773,483
Borrowed Funds	765,000	615,000
Accrued Expenses and Other Liabilities	61,864	41,547
Total Liabilities	\$ 6,211,175	\$ 5,430,030

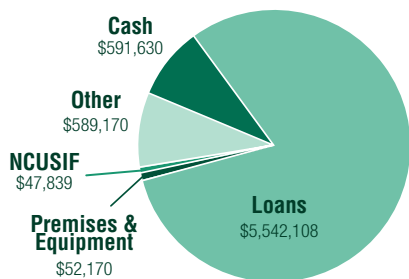
Commitments and Contingent

Members' Equity:

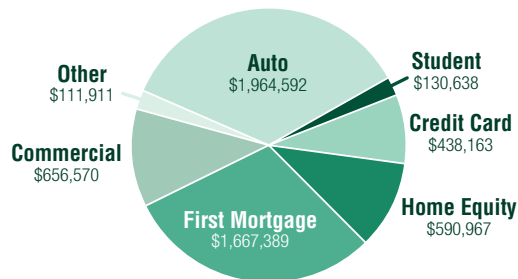
Regular Reserves	100,227	100,227
Undivided Earnings	515,684	440,207
Accumulated Other Comprehensive Loss	(4,169)	(3,175)
Total Members' Equity	\$ 611,742	\$ 537,259

Total Liabilities and Members' Equity	\$ 6,822,917	\$ 5,967,289
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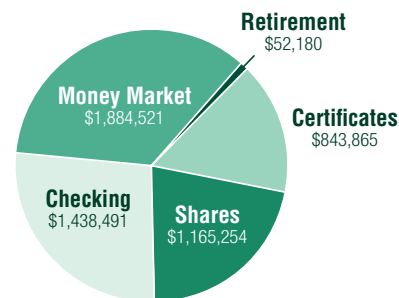
Assets



Loans to Members



Member Savings



The Consolidated Statements of Financial Condition and accompanying graphs are unaudited. To view the 2015 Audited Financial Statements, visit dcu.org.

Consolidated Statements of Income

December 31,	2015	2014
Interest Income:	[in thousands]	
Loans	\$ 202,277	\$ 185,246
Securities, Interest Bearing Deposits and Cash Equivalents	4,829	3,838
Total Interest Income	\$ 207,106	\$ 189,084
Interest Expense:		
Members' Share and Savings Accounts	28,306	26,528
Borrowed Funds	13,930	9,674
Total Interest Expense	\$ 42,236	\$ 36,202
Net Interest Income	\$ 164,870	\$ 152,882
Provision For Loan Losses	\$ 14,500	\$ 11,650
Net Interest Income After Provision for Loan Losses	150,370	141,232
Non-Interest Income		
Service Charges and Fees	15,139	11,118
Interchange Income	30,383	27,182
Other Non-Interest Income	7,943	9,771
Net Gain on Sale of Loans	5,288	2,678
Total Non Interest Income	\$ 58,753	\$ 50,749
Non-Interest Expense		
Employee Compensation and Benefits	65,750	59,001
Office Occupancy and Operations	36,517	35,252
Other Operating Expenses	30,197	25,751
Net Loss on Sale of Investments	857	-
Net Loss on Sale and Impairment Losses of Foreclosed Assets	325	1,156
Total Non Interest Expense	\$ 133,646	\$ 121,160
Net Income	\$ 75,477	\$ 70,821

The Consolidated Statements of Income are unaudited. To view the 2015 Audited Financial Statements, visit dcu.org.

Board of Directors

Karyn Brown
Chair

David Garrod
Vice Chair

Steven Eddleston
Secretary

Harriet Cohen
Treasurer

Frank Branca
Director

Jim Hom
Director

Matt Menning
Director

Supervisory Committee

Scott Gordon
Chair

Cathy Giunta

Carlo Cestra

Frank Branca

Julia Conn-Espitia

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President
Chief Executive Officer

David Araujo
Vice President
Technology

Marianne Zawacki
Financial Services Director

Tim Garner
Senior Vice President
Marketing and Strategy

Caleb Cook
Vice President
Mortgage Lending

Mike Winter
President / CEO
FiVision

Steve Mackowitz
Senior Vice President
Commercial Lending

David DeWitt
Vice President
Risk Management

Craig Roy
Senior Vice President
Retail Lending

Jane Fontaine
Vice President
Human Resources & Training

Laurie LaChapelle
Vice President
Finance

Julie Moran
Vice President
Member Services

Debbie Taverna
Vice President
Consumer Lending

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 Platinum, Visa Platinum Rewards, and Visa Platinum 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 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
- 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

- DCU eNEWS
- *StreetWise* Consumer Education Program
- *Members' Monthly* Newsletter
- *Show Me* Website and Newsletter
- *Barnyard Cents* Website 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, 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

“In and out of the branch within 15 minutes with check in hand to finance an auto purchase. I’ve been a member almost since DCU’s beginning. Never been disappointed. Always friendly and helpful.”

– Lunenburg, MA

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

255 Great Road
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.

Not NCUA Insured.

Not Credit Union Guaranteed.

May Lose Value.

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.

“DCU Insurance was able to save me a small bundle by combining my Home and Auto insurance policies with the same carrier.”

– Epworth, GA

“DCU is the place that comes to mind for auto loans because of their low interest rates and super-fast service.”

– San Francisco, CA

“I was able to save thousands in interest and also lower my car payment by refinancing my auto loan with DCU. So glad I did this!”

– West Boylston, MA



“Actual free checking and I love it!
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“Applying for the credit card was quick and easy. Member service was excellent and I’m very happy with my first credit card to help establish my credit.”

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“This is the second car loan I’ve had with DCU, and the second time I’ve walked away happy. They had the lowest rate I could find and made it quick and easy for me.”

– Dedham, MA

“Been a member for 30+ years and DCU continues to be the best place for my money.”

– Pennington, NJ

“DCU really worked with me to get me exactly what I needed for a loan. They’ve earned a lifetime member.”

– Methuen, MA

220 Donald Lynch Boulevard • Marlborough, MA 01752
dcu.org • 508.263.6700 • 800.328.8797

In Your Community Report: dcu.org/community

 facebook.com/DigitalFederalCreditUnion



BANKING – THE DCU WAY