DCU 2019 community report

DCU in the community

Insured by NCUA
<table>
<thead>
<tr>
<th>Page</th>
<th>Section</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>executive summary</td>
</tr>
<tr>
<td>05</td>
<td>support by community</td>
</tr>
<tr>
<td>06</td>
<td>DCU for Kids</td>
</tr>
<tr>
<td>09</td>
<td>a helping hand</td>
</tr>
<tr>
<td>11</td>
<td>learning &amp; education</td>
</tr>
<tr>
<td>15</td>
<td>hospitals &amp; medical research</td>
</tr>
<tr>
<td>17</td>
<td>hunger &amp; homelessness</td>
</tr>
<tr>
<td>18</td>
<td>veterans &amp; military</td>
</tr>
<tr>
<td>19</td>
<td>in the community</td>
</tr>
<tr>
<td>22</td>
<td>economic development</td>
</tr>
<tr>
<td>25</td>
<td>awards &amp; accolades</td>
</tr>
<tr>
<td>26</td>
<td>DCU branch locations</td>
</tr>
</tbody>
</table>
THE DCU WAY

Chartered in 1979, DCU—Digital Federal Credit Union is a not-for-profit financial cooperative owned by and operated for our members. Today, DCU is the chosen credit union and financial partner of more than 750 companies and organizations, serving members and their families in all 50 states.

DCU employs a “people helping people” ideology. This mindset, known as The DCU Way, consists of three simple philosophies to guide each and every DCU team member:

- **people come first**
- **do the right thing**
- **make a difference**

We bring these philosophies to life every day, both through our staff and the wide variety of innovative products and services we offer. By trusting us with their banking needs, members can rest assured we are behind them while they save for their first home or simply learn to manage their money better. Living by these philosophies also means supporting after school programs, helping veterans reacclimate to civilian life after serving our country, ensuring that food banks and pantries can adequately feed the hungry, and donating to causes that support those in need. To this end, DCU has cumulatively supported over 780 organizations and 8,371 hours of employee volunteer time.

CHARITABLE IMPACT 2019

- Hospitals: 16%
- Medical Research/Support: 31%
- Libraries, Police, Fire, & Community: 24%
- Veterans: 11%
- Shelters and Pantries: 10%
- Other: 8%
PEOPLE COME FIRST

We believe our members, employees and those that reside in the communities we serve drive our values. In turn, we strive to put people first, supporting the organizations, programs and initiatives that benefit children, veterans and others in need.

CHILDREN - DCU for Kids, our 501(c)(3) nonprofit, provides focused support to children-oriented causes, including after school programs, enrichment and development activities, mentoring and education programs, and support services. We also place an emphasis on serving those in the most need, contributing to medical research and hospitals specializing in pediatric care, such as Boston Children’s Hospital. DCU for Kids net fundraising revenue is at 98%, all of which goes directly to those in need. All administrative and volunteer support is donated by DCU, allowing the foundation to give more than $16M since its inception.

COMMUNITY - In 2019, DCU has financially supported more than 195 organizations in the communities we serve and beyond. This includes contributions to 39 local healthcare organizations and donations to more than 260 classrooms in 117 schools across MA and NH to offset out-of-pocket costs for teachers. Additional support includes:

• 195 community sponsorships
• 125 donations to local fire and police departments, including sponsorship of National Night Out programing in several branch communities.
• Financial literacy programing in branch communities through the EVERFI curriculum, helping over 2188 students in 34 area high schools better prepare for their financial futures.

VETERANS - DCU recognizes the special sacrifices made by those that have served our country. To honor these men and women, the credit union contributed to several of the veterans’ organizations that offer former service members and their families support in the areas of health, employment, and housing throughout the year, such as the following:

Without the annual funding from our major corporate donors we would not be able to provide the necessary support to veterans and their families with the greatest need.

— Veterans Inc.
DO THE RIGHT THING

Doing the right thing means lending a helping hand to the most vulnerable. We take pride in doing this, supporting programs that promote improvements in the health, welfare, and education of those in need.

HUNGER & HOMELESSNESS - DCU is committed to helping end hunger in the communities where our employees and members work and reside. This year, DCU volunteers had a hand in packing 72,000 meals to benefit those who are facing food insecurity. Over the last five years, DCU has increased its support to local food banks, food pantries, and homeless shelters by approximately 45% with donations totaling over $800,000 in 2019. Most food pantries exist due to volunteers within local communities looking to aid the needy and are solely supported by donations.

“We have folks knocking on our doors every day for food. We see people opening the food donations in the driveway or parking lot very frequently. Your support means everything!”

Manchester Food of God Food Pantry

AXUDA - DCU’s 501(c)(3) nonprofit organization Axuda helps to provide financial resources to local individuals and families who are struggling to meet their short-term financial needs. Axuda’s goal is to provide an online forum for borrowers to tell their stories and then have their loan request crowdlended by willing individual lenders in the community. Borrowers are sponsored by local organizations that ensure the borrower’s need is real. These organizations also work with the borrower to understand their loan obligations and evaluate their ability to repay the loan.

DCU CARES - The DCU Cares program, established in 2018, strives to relieve some of the stress caused by financial obligations for those in disaster situations. Since its inception, this program has supported members following the wildfires in California as well as the tornadoes and flooding that have impacted members in different areas in the United States. Through this effort, eligible members receive automatic reimbursements for ATM transaction fees and waivers on overdraft fees. In addition, those needing financial assistance in recovery and reconstruction are offered interest-free loan options. To date, DCU has made over 105 emergency loans totaling more than $660,000, provided relief options for 205 members with existing loans totaling over $1.5 million and waived almost $85,000 in fees as part of the program.

SCHOLARSHIPS - In 2019, DCU for Kids provided 90 scholarships, totaling $165,000, which cumulatively raises our scholarships awarded by DCU for Kids and DCU to over $1 million since 1996. Through these efforts, we hope to help put students on a solid financial footing at the start of their college career.

SCHOLARSHIPS AWARDED SINCE INCEPTION

<table>
<thead>
<tr>
<th>Years</th>
<th>Thousands</th>
</tr>
</thead>
<tbody>
<tr>
<td>1996</td>
<td>$0</td>
</tr>
<tr>
<td>1997</td>
<td>$0</td>
</tr>
<tr>
<td>1998</td>
<td>$0</td>
</tr>
<tr>
<td>1999</td>
<td>$0</td>
</tr>
<tr>
<td>2000</td>
<td>$0</td>
</tr>
<tr>
<td>2001</td>
<td>$0</td>
</tr>
<tr>
<td>2002</td>
<td>$0</td>
</tr>
<tr>
<td>2003</td>
<td>$0</td>
</tr>
<tr>
<td>2004</td>
<td>$0</td>
</tr>
<tr>
<td>2005</td>
<td>$0</td>
</tr>
<tr>
<td>2006</td>
<td>$0</td>
</tr>
<tr>
<td>2007</td>
<td>$0</td>
</tr>
<tr>
<td>2008</td>
<td>$0</td>
</tr>
<tr>
<td>2009</td>
<td>$0</td>
</tr>
<tr>
<td>2010</td>
<td>$0</td>
</tr>
<tr>
<td>2011</td>
<td>$0</td>
</tr>
<tr>
<td>2012</td>
<td>$0</td>
</tr>
<tr>
<td>2013</td>
<td>$0</td>
</tr>
<tr>
<td>2014</td>
<td>$0</td>
</tr>
<tr>
<td>2015</td>
<td>$0</td>
</tr>
<tr>
<td>2016</td>
<td>$0</td>
</tr>
<tr>
<td>2017</td>
<td>$0</td>
</tr>
<tr>
<td>2018</td>
<td>$0</td>
</tr>
<tr>
<td>2019</td>
<td>$1,200</td>
</tr>
</tbody>
</table>
MAKE A DIFFERENCE

DCU’s dedication to our members and the communities we are a part of transcends far beyond traditional banking. Our impact can be felt across our physical footprint, national member network, and industry. It can also be found in the way we foster and support economic development efforts in our branch communities.

COMMUNITY INVOLVEMENT - Being involved in the community sometimes involves stepping away from the branch or office. We believe that making a difference also means taking part in and contributing to community events, local business-related functions, fundraisers, and civic events. Each year, DCU team members celebrate the communities we are a part of by participating in more than 100 community activities. The credit union also invests over $400,000 in brand sponsorships, supporting little league teams, community theater, and other local programming.

ECONOMIC DEVELOPMENT - On an ongoing basis, DCU contributes to economic development, job growth, and community revitalization initiatives. These have included partnerships with towns, cities, and organizations to offer innovative lending options to new and existing small businesses. Most recently, we have supported:

- The Lawrence Venture Fund
- The Lowell Incubator Fund
- The Lowell Plan
- The Marlborough Economic Development Corporation Loan Fund
- North Central Massachusetts Economic Advancement Fund
- Minority Developer Financing Forum

Fostering economic growth means empowering future leaders, both personally and professionally. In 2019 DCU has supported many causes to create this kind of growth, including our involvement as a presenting sponsor of the 2019 Worcester, MA Chamber’s Women’s Leadership Conference and the Worcester, MA Chamber’s Game Changers Conference & Expo.

FINTECH INNOVATION - The DCU FinTech Innovation Center, one of the leading fintech startup accelerator programs in the country, focuses on helping startups gain initial customer traction. The equity-free and fee-free Center provides fintech startups with mentorship, workspace, community, and a professional network. Funded by DCU, the Center not only makes a difference for the entrepreneurs who participate, but it also brings back valuable learnings, insights, and technologies that benefit members. Since 2014, the Center has assisted 71 FinTech companies get on their feet. The Center is also a leader in the Boston fintech, CU innovation, and banking ecosystems. The Center has hosted many notable industry conferences and events including Boston FinTech Week and more.

Vasilios Roussos, Managing Director of the DCU FinTech Innovation Center, leads a panel of startups discussing crowdfunding during Boston FinTech Week.

2019 Highlight
In 2019 DCU gave back more than just money. Employees volunteered:

- 53 hours at community recognitions & ceremonies
- 815 hours at financial literacy events
- 1,843 hours at community services & events
- 8,371 hours at charity fundraising events
No two communities we serve are alike and at DCU we make a conscious effort to tailor our support based on each communities’ unique needs. Sometimes this means stepping out of the office to volunteer, other times it means closing a funding gap for a local charity. Whatever form it takes, we are proud of our contributions to your community. That is what drives us to make a more profound difference today, tomorrow, and each time our community needs us.
DCU FOR KIDS CHARITABLE GIVING

DCU for Kids, our 501(c)(3) nonprofit, provides focused support to children-oriented causes, including after school programs, enrichment and development activities, mentoring and education programs, and support services. We also place an emphasis on serving those in the most need, contributing to medical research and hospitals specializing in pediatric care.

"DCU for Kids’ ongoing support enables our social workers and resource specialists to continue offering proactive, direct and concrete aid where the need is greatest. With your help, parents with financial hardships get the assistance needed so they can concentrate on their child’s diagnosis and treatment. Thank you for your dedication to easing the burdens of cancer for children and their families."

Laurie H. Glimcher, MD
President and CEO, Dana-Farber Cancer Institute

DCU for Kids net fundraising revenue is at 98%, all of which goes directly to those in need. All administrative and volunteer support is donated by DCU, allowing the foundation to donate more than $16 million since its inception in 2005.

In 2019, DCU for Kids impacted 150 charitable organizations that support children both locally and nationally, donating more than $2.8 million to Awareness & Education Programs, Hospitals, Medical Research, Special Needs, Support Services, and Youth Community Programs.

This graph shows DCU for Kids’ continued commitment to making a difference in the lives of children.
This year, DCU for Kids supported organizations such as:

"All of us at Autism Speaks are deeply grateful to DCU for Kids. Your generosity is directly impacting people affected by autism, allowing Autism Speaks to deliver on our commitment to enhance lives today and accelerate a spectrum of solutions for tomorrow. Your support inspires and energizes us in our relentless pursuit of solutions for the needs of people with autism. We are so fortunate to have DCU for Kids as our partners in this critical work. Thank you!"

Angela Geiger
President & CEO, Autism Speaks

"The Boys & Girls Club of Lawrence’s mission is to enable all young people, especially those who need it most, to reach their full potential as productive, caring, and responsible citizens. DCU for Kids donations support continued services that are so critical to our kids and community. Together we are changing kids’ lives encouraging healthy lifestyles, good character & citizenship and academic success. Thank you for your support!"

Markus Fischer
Executive Director, The Boys and Girls Club of Lawrence

DCU FOR KIDS SCHOLARSHIPS

Since 1996, DCU for Kids has provided a scholarship program designed to assist students in the pursuit of a higher education with over $1,019,000 in scholarships awarded to date. In 2019, DCU for Kids distributed a total of 90 scholarships totaling $165,000 to high school seniors, chosen by an impartial panel of college educators. Decisions are based on scholastic achievement, community involvement, leadership skills, character, and integrity. The Scholarship program is nationwide with recipients from around the country.

MAP OF SCHOLARSHIP RECIPIENTS
DCU FOR KIDS GOLF TOURNAMENT

In June, DCU for Kids held its 20th Annual Charity Golf Tournament. For the 15th consecutive year, proceeds benefited the Boomer Esiason Foundation and other local deserving causes and charities aiding children and families. The Foundation is a dynamic partnership of leaders in the medical and business communities, who have joined a committed core of volunteers to heighten awareness, education, and quality of life for those affected by cystic fibrosis, while providing financial support to research aimed at finding a cure.

Through efforts of DCU for Kids and sponsors, over $800,000 was raised.

SPECIAL THANKS TO SOME OF OUR VALUED 2019 SPONSORS:

We’d like to thank the great folks at DCU for Kids for championing this event, which will raise funds for our foundation as we continue to battle cystic fibrosis.

Boomer and Gunnar Esiason speak to the sponsors at the DCU for Kids Golf Tournament.
DCU CARES DISASTER RECOVERY PROGRAM

The DCU Cares program is designed to alleviate the stress of financial obligations for those impacted by disaster situations. In 2019, DCU activated the program to help members affected by tornadoes in the Central/Midwestern United States and Cape Cod, MA communities.

RED NOSE DAY CAMPAIGN

In May, DCU joined the national efforts of Comic Relief USA, a 501(c)(3) nonprofit whose mission is to end child poverty by funding programs that keep children safe, healthy, and educated. Proceeds from the 500 noses, sponsored by DCU, will provide grants to support programs that ensure children living in poverty have access to the resources they need. Half of the funds donated will support programs in the U.S. and Puerto Rico; the other half supports international programs in the poorest communities in Latin America, Africa, and Asia. DCU team members enjoyed wearing the noses for a good cause and good fun.

DCU team members wear red noses to support the efforts of Comic Relief USA.
AXUDA CROWD FUNDING

In 2014, DCU launched Axuda, a 501(c)(3) nonprofit organization working to provide financial resources to individuals in our local communities who are struggling to meet their short-term financial needs. Axuda’s goal is to provide an online forum for Borrowers to tell their stories and then have their loan request crowdlended by Axuda Lenders.

By “crowdlended,” we mean lending to a project or venture by raising many small amounts of money from a large number of people. In Axuda’s case, a group of people that we call “Axuda Lenders” donate an amount of money to Axuda and then distribute these donated funds to an “Axuda Borrower” of their choosing, who has requested short-term financial assistance.

The Axuda program currently partners with over 65 Sponsor Organizations, has over 145 Lenders contributing to loan funding, and to date has provided approximately 450 loans to individuals in need. We continue to build upon the relationships we have with existing sponsors and look to recruit new sponsor organizations. Axuda also partners with new sponsor organizations to offer Axuda loans to employees of local businesses. The overall objective is to deepen relationships with large employers who have employees in need of short-term loans.

All of Axuda’s operating and administrative costs are covered by corporate donations and Axuda is run by volunteers. Therefore, 100% of every dollar donated to Axuda goes directly towards funding loans.

For additional information, please visit axuda.org.

“ I didn’t have a clear vision for a solution after needing assistance with a car maintenance loan. I was informed by a co-worker how the Axuda program works and the importance of the repayment plan. Within a month I received a $600 loan that was deposited right into my bank account. I utilized these funds to my advantage and was able to fix my car immediately. By having a reliable car, it allowed me to work more hours and payback my loan quicker! It’s gratifying to know that programs like this exist for individuals who face unexpected hardships. Thanks, Axuda! ”

— Raphael
Axuda Borrower
Laying the foundation for a brighter future starts with providing students with the resources they need. DCU supports learning and education by hosting webinars, supporting local schools and classrooms, and participating in events that encourage educational opportunities.

Throughout 2019 DCU supported these initiatives:

**COLLEGE GRANTS**

Annually, DCU provides charitable contributions to over 60 schools throughout Massachusetts and New Hampshire in support of high school scholarship programs. These scholarships help hundreds of students achieve their goals of attending college and continuing their education.

**DCU PROVIDES MEMBERS WITH COLLEGE FINANCING TIPS DURING NATIONAL WEBINARS**

In collaboration with CU Student Choice, DCU provided members the opportunity to learn about the college financing process and to participate in webinars throughout the year. These free webinars for college-bound students and their families discussed the college financing process. A CU Student Choice counselor helped students and their parents better understand the Free Application for Federal Student Aid (FAFSA), why it’s important to complete, what exactly it is they are applying for and what timeline students and their families should anticipate.

**AdoptAClassroom.org**

DCU has aligned with AdoptAClassroom.org to make an annual donation of $250 to 261 individual classrooms in Massachusetts and New Hampshire. Teachers use the funds for a variety of materials that they would otherwise not have access to.
DONORSCHOOSE.ORG CLASSROOM CONTRIBUTIONS

DonorsChoose makes it easy for anyone to help a classroom in need. Public school teachers from every corner of America create classroom project requests, and you can give any amount to the project that inspires you. DCU contributed $30,000 to 211 classrooms at 64 schools supporting public school teachers in fulfilling classroom project requests.

### DONORSCCHOOL CLASSROOM CONTRIBUTIONS

<table>
<thead>
<tr>
<th>Location</th>
<th>Classrooms</th>
<th>Schools</th>
</tr>
</thead>
<tbody>
<tr>
<td>Andover, MA</td>
<td>1 Classroom</td>
<td>1 School</td>
</tr>
<tr>
<td>Leominster, MA</td>
<td>3 Classrooms</td>
<td>1 School</td>
</tr>
<tr>
<td>Lowell, MA</td>
<td>52 Classrooms</td>
<td>17 Schools</td>
</tr>
<tr>
<td>Marlborough, MA</td>
<td>4 Classrooms</td>
<td>2 Schools</td>
</tr>
<tr>
<td>Nashua, NH</td>
<td>3 Classrooms</td>
<td>2 Schools</td>
</tr>
<tr>
<td>Worcester, MA</td>
<td>107 Classrooms</td>
<td>24 Schools</td>
</tr>
</tbody>
</table>

### BULLYING PREVENTION EDUCATION

In March, DCU sponsored the Harlem Globetrotters as they stopped at the DCU Center in Worcester, MA. The Globetrotters are world-renowned as “Ambassadors of Goodwill,” for their support of “The ABCs of Bullying Prevention.” During the games, they incorporated this message of bullying and violence prevention by inviting kids in the audience to come on the court and partake in the team’s signature ball handling skills and humor. DCU provided tickets to children from the Boys & Girls Club to attend this event.

### FOSTERING LOVE BACKPACK DRIVE

In May, Members of the Branch Services Team volunteered at the Fostering Love Backpack Drive, presented by the Kindness Coalition of Massachusetts. They helped to setup an assembly line, monitor, and fill close to 1,000 backpacks with items like blankets, books, socks, brushes, and toys. These backpacks brought comfort to children involved in foster care through the Department of Children and Families.

### SUPPORTING AND RECOGNIZING STUDENT ATHLETES

In June, top-tier high school student athletes in the Central Massachusetts region took center stage at the DCU Center in Worcester, MA. DCU, along with the Worcester Red Sox, served as title sponsors for the Central MA All-Stars Best of Hometeam High School Sports Banquet. Through the support of DCU, each athlete attended the event at no cost. The ceremony recognized the top male and female athletes in 30 sports, including athletes of the year. The event drew more than 1,000 student athletes, coaches, and family members.

### DCU HELPS WORCESTER PUBLIC SCHOOL EMPLOYEES KICK OFF NEW SCHOOL YEAR

For a fourth-straight year, school spirit and optimism filled the DCU Center in August as more than 5,000 Worcester Public School employees, community leaders, and elected officials packed the arena for a special back to school rally. DCU covered all expenses related to the event, to ensure the rally could be held, without a cost to the City. The event is intended in part to remind the assembled staff of their role in helping students achieve their educational goals in a safe and secure environment. The three-hour event also celebrated the wide range of professions that are critical to the school system’s success. The keynote speaker for this year’s rally was Jaime Casap, Global Education Evangelist for Google, Inc. Casap spoke to the importance of embracing technology in the classroom and encouraged educators to not ask students what they want to be when they grow up, but instead ask what problems they’d like to solve.

### BOYS & GIRLS CLUB – STEM EVENTS

In October, DCU employees visited the Boys and Girls Clubs of Fitchburg, Leominster, and Worcester, MA and invited middle and high school students and their families to have fun, enjoy music and food and to learn about potential careers in science, technology, engineering, and math (STEM).
WESTBOROUGH PUBLIC SCHOOLS TURKEY TROT

In November, DCU employees cheered on and supported community members at the Westborough, MA 5K Turkey Trot. The 5K, which serves as a subcommittee of the Westborough Education Foundation (a 501(c)(3) nonprofit organization), raises funds to support Westborough Public School initiatives outside the scope of the annual school budget.

DCU SUPPORTS LGBTQ+ YOUTH FASHION PROGRAM

DCU sponsored Love Your Labels, a Worcester-based nonprofit and their inaugural class who took part in the “Threads: Woven Together” program. The eight-week program used design and art as a lens to discuss personal expression, gender, sexuality, and self-discovery. DCU helped sponsor 100% of student scholarships and materials for the program, which is geared toward youth ages 13 to 18 who live in Central Massachusetts. Participants had an opportunity to showcase their designs at an event held in November at the EcoTarium in Worcester allowing event attendees an opportunity to address bias and stigma by encouraging all participants to not only accept, but to love their labels.

EVERFI FINANCIAL EDUCATION

In partnership with EVERFI, a leading financial technology company, DCU offered financial education to local high school students. EVERFI’s technology platform teaches, assesses, and certifies students in critical life skills. Through the DCU/EVERFI partnership, students receive this valuable education at no cost to the school. For the 2018-2019 academic year, there were 34 schools across Massachusetts and New Hampshire active in the program, engaging 2,188 students. These students completed 10,675 learning modules and approximately 8,126 hours of learning. DCU provided education to 346 students in low-to-moderate income communities – totaling 1,349 hours of learning at nine schools. DCU ranks “best in class” across the country based on the following:

- Number of schools and students reached and impacted yearly across the state
- Growth of our program each year
- How involved our Branch Managers are with schools and their willingness to support the teachers and students
- Student assessment scores, student and teacher feedback, and changes in attitudes, habits, and behaviors of students after completing our course

FINANCIAL EDUCATION INCREASE AFTER EVERFI/DCU LEARNING COURSES

In addition, we have delivered our members a free version of this program online in the form of interactive learning modules. These modules include several topics ranging from basic savings education to retirement planning and home ownership. Topics, while similar to the student version of the EVERFI program, include an additional focus on building emergency savings, obtaining credit, managing loans, and planning for retirement. As of year-end, over 27,000 members have utilized the EVERFI platform to help with making more informed financial decisions when managing their money.
**AMERICA SAVES WEEK**

For a second consecutive year, DCU joined more than 1,500 organizations that participated in the America Saves Week. This initiative, which took place during the last week of February, is a nationwide savings movement headed by America Saves, the American Savings Education Council, and the Consumer Federation of America. DCU drove this initiative by sharing savings tips, recommending savings plans, and encouraging members to take advantage of our industry-leading rate on the first $1,000 in savings. In mid-March, following the conclusion of America Saves Week, DCU deployed a follow-up marketing campaign to members to remind them of the importance of creating a savings plan, saving automatically, and saving for the unexpected.

**FINANCIAL LITERACY MONTH**

In celebration of Financial Literacy Month in April, DCU helped increase member awareness of simple ways to get closer to reaching their financial goals. Throughout the month, DCU shared a tip each week via email and social media. Topics included: the importance of budgeting at an early age, grouping finances into the categories of needs vs. wants, and saving extra money after a pay increase. Branch staff provided meaningful insight on how to improve the financial wellness of the credit union’s members by making slight adjustments to their saving and spending habits.

**COMMON CENTS LAB**

DCU continues its collaboration with Common Cents Lab. As a financial research lab at Duke University, it creates and tests interventions to help low-to-moderate income households increase their financial well-being by promoting good savings habits.

**REALITY FAIRS**

DCU employees participated in a variety of “Reality Fairs” throughout the year. These fairs encourage students to learn to make sound financial decisions, based on the average salary of their current career of interest. DCU team members were on site to assist students in learning about their financial decisions and the impact to their financial well-being. The following Massachusetts schools and organizations held these events: Shrewsbury High School, Andover High School, Boys & Girls Club of Fitchburg/Leominster, Hudson High School, Greater Lawrence Tech, Marlborough High School, and Leicester Middle School (Dollar $cholar Conference).

In addition, DCU branch managers taught financial literacy sessions in collaboration with The Mass Hire Lowell Center, part of the One-Stop Career Center System serving Billerica, Chelmsford, Dracut, Dunstable, Lowell, Tewksbury, Tyngsborough, and Westford, MA. Participants were encouraged to attend Financial Product Fairs, following the classroom presentations, to speak with participating financial institutions and open accounts.

DCU also participated in the Leominster, MA High School’s Advocacy Program which is designed to help educate underprivileged students on the importance of saving money. DCU team members enlightened students on what a savings account is and the value of saving for their future.

DCU sponsored and volunteered at this year’s Dollar Scholar Conference at Becker College (Leicester, MA). The event, held in collaboration with the United Way and other area businesses, introduced financial literacy skills to eighth grade girls from Leicester (MA) Middle School.
COMMUNITY HOSPITAL SUPPORT

DCU contributes to hospitals and other healthcare organizations locally, regionally, and nationally to advance the understanding, diagnosis, treatment, and prevention of diseases that affect families. Through our donations, we hope to provide comfort to patients undergoing treatment, ease the burden of prolonged hospital stays, and help those in the healing process.

The following organizations have benefited from the support of DCU in 2019:

- Beth Israel Deaconess Medical Center
- Boston Children’s Hospital
- Boston Medical Center
- Catholic Medical Center
- Clinton Hospital
- Emerson Hospital
- Franciscan Hospital
- Heywood Hospital
- Lawrence General Hospital
- Lowell General Hospital
- Manchester Community Health Center
- Mary & John Elliot Charitable Foundation
- Mass Eye and Ear
- Massachusetts General Hospital
- Mount Auburn Hospital
- New England Baptist Hospital
- Newton Wellesley Hospital
- Saint Joseph Hospital
- Shriners Hospital
- Southern NH Medical Health
- Spaulding Rehabilitation Hospital
- St Jude’s Children’s Research Hospital
- UMass Memorial Medical Center

AMERICAN CANCER SOCIETY’S DAFFODIL DAYS

In April, all DCU branches offered fresh daffodils to members as part of the American Cancer Society’s Daffodil Days campaign to benefit cancer research, education, advocacy, and patient support programs. As a thank you to our members, each DCU branch made a collective monetary donation to the American Cancer Society on their behalf.

LAHEY HEALTH 5K CANCER WALK

DCU helped make a difference in the lives of cancer patients and their families through its sponsorship of the 14th annual Lahey Health Cancer Institute 5K Walk & Run in Burlington, MA which took place in June. Team members from the Burlington, MA branch and other areas of the credit union participated in the walk. Over the last 13 years, the event has raised $2.75 million. Proceeds are used to support updating stem cell treatment rooms, continuing its system-wide cancer survivorship program, expanding the Breast Cancer Risk Assessment Program, and other therapy programs.

MAKING STRIDES AGAINST BREAST CANCER

In October, DCU’s Merrimack, NH branch collaborated with the American Cancer Society’s Nashua, NH chapter of the “Making Strides Against Breast Cancer” program by donating time and space in the branch to distribute t-shirts for the Nashua Breast Cancer Awareness Walk. The event raised over $103,000; these funds will help fund groundbreaking breast cancer research and provide patients services such as free rides to chemo, free places to stay near treatment, and a live 24/7 cancer helpline.

BOSTON CHILDREN’S HOSPITAL CORPORATE CUP

In July, a team of DCU employees participated in the Boston Children’s Hospital Corporate Cup at Harvard University where DCU was a sponsor. The Corporate Cup is a series of competitive events promoting fun, fitness, and friendly competition among the business community, all while raising funds for the hospital. The 2019 event raised over $630,000.
HEALTHY PRODUCE OPTIONS OFFERED TO SENIORS IN BURLINGTON, MA

For many senior citizens living on a fixed income, purchasing healthy food options can be challenging. Through DCU’s ongoing support of the Community Relations Department at Lahey Hospital and Medical Center, the growing Burlington, MA senior population now has access to free, fresh produce on Wednesday afternoons from May through October at the Burlington, MA Council on Aging’s Senior Center.

MIRACLE JEANS DAY

Team members from DCU’s Branch Services department went casual in support of Credit Unions for Kids’ Miracle Jeans Day in September and donated to the Children’s Hospital Miracle Network.

CREDIT UNION KIDS AT HEART

Since 2000, DCU and DCU for Kids have joined more than 50 credit unions to support the Credit Union Kids at Heart program by participating in the Boston Marathon, to raise money for pediatric brain research projects at Boston Children’s Hospital. DCU’s Dan LaBarre, Bianica Powers and Stephanie Kepner ran with the 20th annual CU Kids @ Heart Team, helping to raise the largest single-year donation of $530,000. The proceeds will fund research for the preventative treatment and/or a cure for pediatric brain tumors, pediatric epilepsy, Moyamoya disease, Sturge-Weber Syndrome, and Cerebral Palsy. Since its inception in 1996, the CU Kids at Heart team has collectively donated nearly $7 million to directly benefit special research projects at Boston Children's Hospital.
DCU is committed to helping end hunger in local cities and towns. We accomplish this by providing financial support to local food banks, food pantries, and homeless shelters during the year. In addition, employees regularly collect and donate canned food and basic household necessities to these organizations. Over 115 various food pantry organizations have benefited from the support of DCU. To the right is a map displaying the areas in MA and NH where DCU’s food pantry donations have made an impact.

“A family can go from comfortable to needing help quickly. The generosity found at food pantries when you are hungry means everything. We rely on the continuous generosity of our corporate donors. Thank you for your valued support.”

Worcester County Food Bank

DCU TEAM MEMBERS PACK MEALS TO HELP END HUNGER

The Merrimack Valley Food Bank of Lowell, MA is the go-to resource for several emergency food providers and pantries that serve Middlesex County, the hungriest county in Massachusetts with 119,000 individuals facing food insecurity. Recognizing this growing issue, DCU team members from various departments assembled at our Marlborough and Chelmsford Operations Centers to package more than 40,000 meals in conjunction with The Outreach Program.

Two additional events were held this year where team members helped package 10,000 meals for the United Way of Greater Nashua Day of Caring, and 22,000 meals with the United Way of North Central MA in conjunction with The Outreach Program. These events also included volunteers from various local businesses.

Of all the businesses The Outreach Program partners with, DCU ranks 6th in New England and 3rd in Massachusetts in the number of meals donated.

COMMUNITY FARMING DAY OF CARING

DCU team members from Tyngsborough, Acton, and Marlborough, MA spent a day raking, weeding, removing debris, building gardening beds, and spreading soil at the Dr. Norman Crisp Elementary School in Nashua, NH. These volunteer efforts contributed to the Grow Nashua project which endeavors to bring sustainable food practices to the community.

VOLUNTEERING AT BURLINGTON’S PUMPKIN PATCH

DCU employees volunteered at the Seventh Annual Pumpkin Patch in October. The fundraiser is hosted and organized by members of Saint Mark’s Episcopal Church and the larger community of Burlington, MA. All proceeds from the pumpkin sales go directly to “People Helping People,” a nonprofit program established to assist residents of Burlington who have an emergency need for food, medicine, heat, or utilities and to provide holiday food baskets and gifts for children.
DCU recognizes the special sacrifices made by those that have served our country. To honor these men and women, the credit union proudly contributes to many of the veterans’ organizations that offer former service members and their families support in the areas of health, employment, and housing. In 2019, we supported 13 organizations including these listed.

**2019 Highlight**

Veterans Organizations Supported
- Clear Path for Veterans New England
- Operation Delta Dog
- SMGA New England
- Veterans Heritage Learning Center
- Veterans Homestead
- Veterans Inc.
- Veterans Outreach MetroWest
- Veterans Outreach Northeast
- Wounded Warriors

DCU supports nonprofit Operation Service's "Trees for Soldiers" Initiative.

**VETERANS INC.'S 14TH ANNUAL STAND DOWN**

In June, DCU sponsored Veterans Inc.’s 14th Annual Stand Down. With the help of DCU’s financial contribution, Veterans Inc. hosted veterans and their families at their Worcester headquarters and exhibited the various services they offer. Veterans had access to several free services, including a Career Fair, health and wellness information, on-site barbers, legal services, and counseling and substance abuse referrals. Since 2006, thousands of area veterans and their families have benefited from the Stand Down event.

**HABITAT FOR HUMANITY PARTNERSHIP**

DCU team members from various departments worked together at the credit union’s Marlborough, MA Operations Center in June 2019 to build and decorate two playhouses for children from two area veteran families as part of Habitat for Humanity’s Operation Playhouse initiative. Members of DCU’s Facilities Team donated the paint and paint-related supplies needed to construct the playhouses. Operation Playhouse is a meaningful opportunity for DCU team members to thank and give back to local veterans for their selfless service to our country.
in the community

BRANCH & COMMUNITY OUTREACH

DCU’s involvement in the communities in which we work and live sometimes means stepping away from the branch and the office. Being a good neighbor also means taking part in and contributing to community events, local business-related functions, fundraisers, and civic events. Throughout the year, DCU team members celebrate the culture, development, and residents of the communities we serve by participating in events such as:

- Marlborough Home Show (Marlborough, MA);
- Financial Capability Council (Lowell, MA);
- Hear it Here campaign (Manchester, NH);
- United Way Shining Stars Award Ceremony (Framingham, MA);
- Worcester County St. Patrick’s Day Parade (Worcester, MA);
- UMass Lowell Career Fair (Lowell, MA);
- Cary Library’s 15th Anniversary Gala (Lexington, MA);
- Juno Moneta Project (Worcester, MA);
- First Connections Program preschoolers’ tour (Littleton, MA);
- Blackstone Valley Chamber Home & Community Expo (Northbridge, MA);
- Johnny Appleseed Festival (Leominster, MA);
- Worcester Spring Home Show at the DCU Center (Worcester, MA);
- Fifth-Anniversary Branch Celebration (Lexington, MA);
- Sheep Shearing Festival (Waltham, MA);
- Easter Seals Benefit Volleyball Tournament (Marlborough, MA);
- Tough Ruck 2019 Road Race (Concord, Lexington and Lincoln, MA);
- Discovery Day (Lexington, MA);
- Grand Diwali Mela (Marlborough, MA);
- Lowell Folk Festival (Lowell, MA);
- Andover Day (Andover, MA);
- Festival of Colors (Lexington, MA);
- Bolton Fair (Bolton, MA);
- Town of Bellingham 300th Birthday (Bellingham, MA);
- Second Chance Animal Services Halloween Barktacular (Spencer, MA);
- Veterans Inc. Golf Tournament (Worcester, MA);
- Worcester Housing Authority Identity Theft Seminar (Worcester, MA);
- Wayside Youth and Family Support Services 5k 4Kids (Framingham, MA);
- Westborough Arts in the Common (Westborough, MA);
- Community Christian Academy Family Fun Day and Walk (Lowell, MA);
- United Way Community Baby Shower (Nashua, NH);
- United Way Community Farming (Nashua, NH);
- We are One Festival (Manchester, NH);
- Labor Day Parade (Manchester, NH);
- African Celebration (Marlborough, MA);

DCU CELEBRATES 40th ANNIVERSARY WITH MEMBERS DIGITALLY AND AT BRANCHES

Throughout the month of October, DCU recognized the unwavering loyalty of our membership base by celebrating the 40th anniversary of our charter to serve the employees of Digital Equipment Corporation (DEC). We revived the original maroon and white Digital logo and all branches celebrated with food, 1979 themed giveaways, and sweepstakes. In addition, DCU sponsored 40,000 meals through Feeding America in honor of the 40 years since the credit union’s charter. Lastly, those who liked DCU’s 40th Anniversary post on Facebook were automatically entered into DCU’s sweepstakes for the chance to win one of 40 grand prizes.

DCU HOMETOWN HEROES

For an eighth-straight year, DCU, with the help of Boston 25 News, presented select local residents with the DCU Hometown Hero award for the positive impact they have made in their local city or town during the station’s popular Zip Trip summer segment. Recipients of the award were recognized for their courage, outstanding achievements, and contributions to make his or her community a better place to call home.

DCU team members present the Hometown Hero award to an Andover, MA resident during the Boston 25 Zip Trip.
FREE PERSONAL PAPER SHREDDING & ELECTRONIC RECYCLING

Since 2009, DCU has offered free personal paper shredding to both members and non-members at locations across Massachusetts and New Hampshire. In 2019, free and secure personal paper shredding was offered at DCU’s Acton, MA, Burlington, MA, Lexington, MA, Lowell, MA, Manchester, NH, Waltham, MA and Worcester, MA locations. This year alone, DCU has securely shredded 55 tons of paper for the community.

For a third year, DCU once again partnered with Gardner, MA-based Raw Material Recovery Corporation to host a Recycle Event at our Chelmsford Operations Center. Attendees in over 320 cars took advantage of the opportunity to recycle their items at low or no cost.

NETWORKING EVENT FOR UMASS LOWELL STUDENTS

In the spring, DCU hosted its first ever networking event for UMass Lowell students at our Lowell, MA Call Center. More than 30 students were in attendance to learn more about possible internships, co-ops, and postgraduate employment opportunities. Members of DCU’s leadership team provided presentations on their departments and potential career paths.

STARS ON ICE ATHLETES

In April, DCU teamed up with the United Way, Boys & Girls Club, and the athletes of Stars on Ice to provide a memorable experience for youth who exhibit responsible, respectful, and safe behavior during programs and activities at the club. DCU sponsored Boys & Girls Club members and their families with tickets to Stars on Ice at the DCU Center in Worcester, MA.

AMERICAN YOUNG VOICES CONCERT AT DCU CENTER

In June, DCU sponsored American Young Voices, a collaborative chorus of 2,000+ school-aged children who performed in front of a live audience at the DCU Center in Worcester, MA. American Young Voices is an educational program that harnesses the power of music to foster skills such as communication, collaboration, creativity, mindfulness, and innovation. They also provide schools with music, materials, and resources for teachers and their elementary and middle school students from towns and cities throughout Massachusetts. Through DCU’s sponsorship, many local schools were able to attend who may not have otherwise been able to participate.

SPONSORING WALKS AND RIDES FOR A PURPOSE

DCU financially supported community walks/rides to raise awareness and fundraise for a variety of important causes. In many cases, employees also participated in these events by walking, running, riding, or volunteering.

NEW ENGLAND RIDE FOR KIDS - Team members from DCU’s Framingham, MA branch attended the Pediatric Brain Tumor Foundation’s Ride for Kids in August and DCU was proud to sponsor the event. Proceeds benefited lifesaving brain tumor research and support programs for children, teens, and their families.

RIDE FOR ANGELS - DCU proudly sponsored Angel Flight New England’s 9th annual Ride for Angels in September. Team members from the credit union’s Andover, MA and Lowell, MA branches attended the ride, which utilizes all funds raised to provide free private flights to those with medical or other compelling needs.
HMEA INCREDABLE 5K WALK/RUN - In May, DCU once again served as an event sponsor for the HMEA IncredABLE 5k Walk/Run in Franklin, MA. The event is a family fun day fundraiser that benefits children and adults with autism and special needs. The 18th annual event welcomed more than 2,200 attendees with proceeds benefiting 4,000 children and adults throughout Massachusetts and Rhode Island.

JACK’S ABBY UNITED WAY 5K - In October, DCU sponsored the Jack’s Abby/United Way 5K in Framingham, MA. Employees participated in this event which benefited food pantries, a mental health/suicide prevention help line, and an early literacy program for at-risk children.

SUPPORTING SUICIDE PREVENTION - DCU sponsored the American Foundation for Suicide Prevention’s Out of the Darkness Walk at Mount Wachusett Community College in Gardner, MA in May. Team members from both branches and back office departments participated in the walk which uses funds raised to spearhead research, create educational programs, advocate for public policy, and support survivors of suicide loss.

DCU MARCHES IN SUPPORT OF WORCESTER PRIDE - In September, DCU team members marched in support and celebrated the diversity of the LGBTQ+ community, allies, and supporters at the 44th Annual Worcester Pride Parade and Festival. The family friendly event welcomed over 3,000 parade participants and more than 20,000 festival attendees.
Since launching in 2014, the DCU FinTech Innovation Center has become the leading sponsor of financial technology startups in New England. The center, fully funded by DCU, focuses on helping startups gain initial customer traction and provides companies with one year of free mentorship, workspace, community, and a professional network. The center accepts seedstage FinTech startups, varying from concept to product fit stage that can benefit from the FinTech ecosystem of mentors, investors, and institutions. In addition to access to DCU executives for mentoring and assistance, startups receive one year of free office space at the Center.

In 2019, FinTech welcomed the following startups:

- Bitbridge
- Edmit
- Elisify
- Elphi
- Envel
- Everydaylife
- FilingMate
- Hound Software
- Jointly
- Kingscrowd
- Reggora
- Posh Development
- Token Labs
- Legicash
- Paerpay
- PaybyCar
- Surround Insurance
- Tunnel
- Unadat

"The Center not only opened our eyes to a brand-new market, but also opened the doors we needed to be successful. I feel that there is a genuine desire to make us successful, and it’s heartwarming to witness every day."

Colby Ross, Founder & CEO
Project Finance

THE LAWRENCE VENTURE FUND

DCU continued to assist the Lawrence Partnership with administrative and funding support of the Lawrence Venture Fund. The fund assists ventures that add value and diversity to the Lawrence business community by making low-cost financing available, with priority given to the commercial and mill districts in and around the downtown area.

THE LOWELL INCUBATOR LOAN FUND

The Lowell Incubator Loan Fund was created in 2016 at the direction of the Lowell Development and Finance Corporation with the guidance and funding of local financial institutions, including DCU. The fund, which works closely with UMass Lowell’s Office of Entrepreneurship & Economic Development, is a low interest loan program targeting technology and life science startup businesses looking to expand in Lowell.

THE LOWELL PLAN

Through a partnership with the Lowell Plan, a private nonprofit economic development organization aimed at advancing Lowell’s economic, educational, and cultural development, DCU and other local financial institutions helped maintain a revolving loan fund program designed to further the economic prospects of the city of Lowell by offering start-up and gap financing to local businesses.
THE MEDC LOAN FUND
DCU helped the Marlborough Economic Development Corporation launch a revolving loan fund program in 2015 through a multi-year financial commitment to the effort. The fund continues to provide gap financing to local companies and entrepreneurs, specifically targeting those who wish to grow their businesses, help revitalize neighborhoods, and enhance property values.

NORTH CENTRAL MASSACHUSETTS ECONOMIC ADVANCEMENT FUND
The North Central Massachusetts Development Fund was formed out of collaboration between the North Central Massachusetts Chamber of Commerce and local businesses, including DCU, to create, grow, recruit, and retain businesses, jobs, and investment. This fund covers 24 towns and impacts a population of nearly 270,000. The Economic Advancement Fund also aims to make investments toward targeted strategic economic development initiatives to encourage the attraction and development of new businesses and to support existing businesses.

MINORITY DEVELOPER FINANCING FORUM
Members of the Commercial Lending team attended the Builders of Color Coalition (BCC) – Minority Developer Financing Forum in Boston, MA in March. The forum centered on educating members of the BCC on how financial institutions assess Commercial Real Estate financing opportunities while providing an opportunity for BCC members to form relationships with financial institutions.

CENTRAL MA LATINO BUSINESS EXPO
Branch Services represented DCU at the 5th annual Central MA Latino Business Expo, held at the DCU Center. The theme of this year’s event, Worcester Embraces Diversity, was run by the Latino American Business Organization (LABO), a Worcester nonprofit working to increase prosperity and growth opportunities for Latin American and minority businesses. The goal of the event was to help Latino and minority-owned businesses get the resources they need to participate in this growth.

ECONOMIC GROWTH MOVEMENT IN CHELMSFORD
DCU Public Relations staff attended meetings with Camoin Associates in Chelmsford, MA to receive the results of a study the firm conducted on plans for the Route 129 Crossroads. As part of the Crossroads at 129's marketing efforts, the Town of Chelmsford highlighted businesses with offices in Chelmsford, including footage from DCU’s Operations Center.

CHAMPIONING WOMEN IN BUSINESS
DCU sponsored and participated in the UMass Amherst Women of Isenberg Business School Conference in February. Throughout the day, attendees were given the opportunity to attend two of the ten panel discussions and one of five workshops offered. Jane Fontaine, Senior Vice President of Human Resources & Training, was one of the speakers on the “Oh the Places You Will Go” panel, which covered a range of topics from post graduate experiences, various career paths, and how to handle unexpected opportunities.

WOMEN’S LEADERSHIP CONFERENCE
DCU sponsored the Worcester Regional Chamber of Commerce’s 10th Annual Women’s Leadership Conference at the DCU Center on April 11th. The all-day conference featured various networking opportunities and workshops on topics ranging from salary negotiation to financial and legal decision-making to help aid in the professional development of female business professionals.
DRESS FOR SUCCESS 7TH ANNUAL AWARDS AND FUNDRAISING LUNCHEON

For the seventh year, DCU sponsored and was represented at the Annual Dress for Success Awards and Fundraising luncheon in Worcester, MA. This event celebrated the organization’s 10th anniversary and provided women the opportunity to network. The mission of Dress for Success is to empower women to achieve independence by providing a network of support, professional attire, and the development tools to help women thrive in work and in life.

TEAM MEMBERS PARTICIPATE IN DAYS OF CARING

In the weeks leading up to the opening of the Methuen Member Service Center, DCU team members donated and contributed to several community-focused initiatives in the cities of Methuen, MA and Lawrence, MA during the credit union’s ‘Days of Caring.’

- At Methuen Day, DCU sponsored an ice cream truck so that festival goers could enjoy a complimentary frozen treat and get to meet Methuen team members.
- DCU staff packaged and delivered blessing bags to Lazarus House, a Lawrence-based organization that restores dignity and self-respect to those who are poor, homeless, or underserved.
- During a visit to Methuen Arlington Neighborhood (M.A.N. Inc.), an organization that provides safe and supportive after-school programming, nourishment, and family resources, DCU team members delivered after-school snacks and backpacks filled with school supplies, helped with homework, and enjoyed the company of the children and adolescents at M.A.N. Inc.
- To support the local animal shelter, DCU provided needed supplies to the MSPCA at Nevins Farm, helped with chores, and learned about the animals that are provided shelter and care at the facility.
- At the Caribbean Supermarket, DCU team members seized the opportunity to interact with their new neighbors and help offset the cost of groceries for patrons.

DCU visits Methuen (MA) Arlington Neighborhood Inc. to help students in the afterschool program with homework.
DCU RANKS IN TOP-10 AMONG CREDIT UNION BUSINESS LENDERS

Data provided by S&P Global Market Intelligence revealed that DCU experienced a 4.8% increase over the previous year with a reported $715 million in its member commercial loan portfolio. In aggregate, United States credit unions reported $69.54 billion in member business loans – a 2.6% quarter over quarter increase and a 1.3% year over year increase.

WORCESTER BUSINESS JOURNAL’S BEST OF BUSINESS AWARD

Team members from DCU’s Worcester branches and Marketing Department were on-hand at the Beechwood Hotel in Worcester, MA in January to accept the Worcester Business Journal’s “Best of Business” Award on behalf of the credit union. This was the seventh consecutive win by DCU.

BEST ONLINE BANKS

DCU’s high-rate Primary Savings Account was highlighted in a February U.S. News & World Report article titled “Best Online Banks.” Additionally, the article noted DCU as being a “savy online institution” because of our ATM Locator tool which identifies ATMs that are fee-free based and accept deposits.

TOP-10 MEMBER SERVICE RATING IN LATEST MA BANKING BENCHMARKS

During the month of March, DCU was ranked 4th in member service as rated by MA Banking Benchmarks. MA Banking Benchmarks is run through Customer Experience Solutions and monitors 162 institutions across the state. Voting individuals are asked to evaluate each of the banks and credit unions they use on 53 different metrics including: overall quality, customer/member service, technology, reputation, contributions to the community, ease-of use, and loyalty.

DCU NAMED “BEST CREDIT UNION”

During the month of April, Worcester Magazine readers voted DCU as “Best Credit Union” in Worcester and Central Massachusetts for a 13th year.

CNBC Select: Best Secured Low-Rate Credit Card of 2019

CNBC Select named DCU’s Visa® Platinum Secured Credit Card as the “Best Secured Credit Card with Low Interest” of 2019 as based on an annual retail spending budget of $21,852 over a period of two, five and 10 years. The national news outlet praised the credit card for its competitively low interest rate that in-turn allows members to “maximize their savings.”

DCU RECEIVES WORCESTER COUNTY ACTION HERO AWARD

DCU Worcester Gold Star Branch Manager and DCU Worcester Crossing Branch Manager, were presented with the Worcester County Action Hero Award at the 13th Annual Worcester Community Action Council Awards ceremony. The Managers were recognized for their involvement in the Bank on Worcester County Program, which helps increase financial stability for people of the underbanked and unbanked communities.
# branch locations

## Massachusetts

<table>
<thead>
<tr>
<th>Location</th>
<th>Address</th>
<th>Branch hours</th>
<th>Information Center hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acton</td>
<td>100 Powdermill Road Acton, MA 01720</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Andover</td>
<td>209 North Main Street Andover, MA 01810</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Burlington</td>
<td>15 Greenleaf Way Burlington, MA 01803</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fitchburg</td>
<td>350 John Fitch Highway Fitchburg, MA 01420</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Framingham</td>
<td>60 Worcester Road Framingham, MA 01702</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Franklin</td>
<td>500 West Central Street Franklin, MA 02038</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Leominster</td>
<td>210 New Lancaster Road Leominster, MA 01453</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lexington</td>
<td>1751 Mass Avenue Lexington, MA 02420</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Littleton</td>
<td>207 Constitution Avenue Littleton, MA 01460</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowell</td>
<td>564 Bridge Street Lowell, MA 01850</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Marlborough</td>
<td>279 East Main Street Marlborough, MA 01752</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Marlborough</td>
<td>865 Donald Lynch Boulevard Marlborough, MA 01752</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Methuen</td>
<td>2 Broadway (Rt. 28) Methuen, MA 01844</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tyngsborough</td>
<td>378 Middlesex Road Tyngsborough, MA 01879</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Waltham</td>
<td>130 Lexington Street Waltham, MA 02452</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Westborough</td>
<td>18 Lyman Street Westborough, MA 01581</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Worcester</td>
<td>11 Tobias Boland Way Worcester, MA 01607</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Worcester</td>
<td>131 Gold Star Boulevard Worcester, MA 01606</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Worcester</td>
<td>225 Shrewsbury Street Worcester, MA 01604</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## New Hampshire

<table>
<thead>
<tr>
<th>Location</th>
<th>Address</th>
<th>Branch hours</th>
<th>Information Center hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hudson</td>
<td>257 Lowell Road Hudson, NH 03051</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Manchester</td>
<td>369 South Willow Street Manchester, NH 03103</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Merrimack</td>
<td>19 Premium Outlets Boulevard Merrimack, NH 03054</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nashua</td>
<td>379 Amherst Street Nashua, NH 03063</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## Branch hours

- **Methuen, MA hours**: Monday – Friday 9:00am – 7:00pm Saturday 9:00am – 3:00pm
- **Lexington, MA hours**: Monday – Wednesday 8:00am – 6:00pm Thursday – Friday 8:00am – 4:00pm Saturday 9:00am – 3:00pm

## Information Center hours

<table>
<thead>
<tr>
<th>Location</th>
<th>Address</th>
<th>Branch hours</th>
<th>Information Center hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Methuen</td>
<td>2 Broadway (Rt. 28) Methuen, MA 01844</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tyngsborough</td>
<td>378 Middlesex Road Tyngsborough, MA 01879</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Waltham</td>
<td>130 Lexington Street Waltham, MA 02452</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## Not near a branch?

- **Use online or mobile banking**
  Easily bank at home with Online Banking or on the go with our Mobile Banking App for iPhone, iPad, and Android.

- **Try a CO-OP shared branch**
  Find a CO-OP Shared Branch near you by using our Branch/ATM Locator at dcu.org/locations.

- **Find an ATM near you!**
  Access over 80,000 ATMs surcharge-free nationwide displaying any of these logos: Allpoint® | SUMSM | CO-OPSM

*Find ATMs at dcu.org/atm*