care is what we do

A look inside DCU’s community efforts.
DCU Gives Back

We employ 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

DCU has cumulatively supported over 361 organizations in the first half of 2020.

DCU BENEFIT DISTRIBUTION 2020

- Member Emergency Savings High Yield Paid: 33%
- Member Fee Elimination or Reduction: 15%
- COVID-19 Related Donations & Member Related Relief: 15%
- Hospital/Patient Community: 15%
- Education/Community/Social Services: 21%
COVID-19 DONATIONS & MEMBER RELATED RELIEF

In light of the pandemic, we took extra measures to provide donations to organizations supporting communities that were heavily impacted. In addition, we waived numerous fees for our members. These efforts equated to a total of more than $5 million benefitting members and organizations.

DISTRIBUTION OF COVID-19 DONATIONS AND MEMBER ASSISTANCE

- 72% COVID-19 Donations
- 28% COVID-19 Member Fee Waivers

I am so grateful for DCU’s gift to our health center. You were among the first organizations to check in on us and offer your support. There are no words to properly express my gratitude. We are doing okay. We have moved nearly 90% of our operation offsite. Our providers are now conducting visits over the phone from their home, patching in our medical interpreters from their homes. It’s an amazing thing to witness our health center staff do whatever they can to be in the fight against this pandemic. You would be inspired!

Lowell Community Health Center
PEOPLE COME FIRST

By putting money back into their pockets, DCU encourages members to build emergency savings and work towards their financial goals.

In the last four years, DCU has saved members more than $90M.

PROVIDING MORE VALUE TO OUR MEMBERS

In the first half of 2020, DCU has returned more than $18.9 million to our members by reducing or eliminating fees and by paying high yield on members’ emergency savings (6% up to $1,000).

$7.4M

Member savings as a result of fee reductions and elimination

$11.5M

Interest paid to members on primary savings up to $1k
DOING THE RIGHT THING FOR OUR MEMBERS

In response to some of the challenges that many of our members are facing during these unprecedented times, DCU has assisted individuals and communities that have been impacted by COVID-19.

DCU continues to allow members to defer or skip payments on their loans to make funds available for when they need it most.

Nearly 20,000 members have opted to defer one or more loan payments equating to $6.8M in payments.

Since March, DCU has offered unlimited ATM surcharge fee reimbursements, waived late fees on loans, and waived overdraft and non-sufficient funds (NSF) fees resulting in $3.7M in savings to members.
DOING THE RIGHT THING FOR BUSINESS MEMBERS

With restrictions on how businesses may operate, many have been forced to reduce their workforce or shut their doors. DCU has been doing its part to offer options to help businesses adjust to the new challenges posed by COVID-19.

“Just wanted to thank all of the people involved in getting this SBA PPP loan processed for my company. Your hard work will help keep 10+ people working during this unprecedented economic downturn. If you’ve been going home at the end of a long day wondering if your effort was worth it, believe me when I say YES IT WAS.

Greatscapes by R&R Landscaping, Inc.

We’ve worked to assist Business Members during these difficult times by providing access to Payroll Protection Program (PPP) loans totaling $56M.
CHILDREN & FAMILIES COME FIRST
Our 501(c)(3) nonprofit provides focused support to children-oriented causes. An emphasis is placed on serving those most in need. All administrative and volunteer support is donated by DCU, with 98% of net revenue going directly to those in need.

More than $18.4M of funding provided to deserving organizations since its inception in 2005.

2020 SUPPORT
94 organizations

197,000 children impacted

“Your generous donation will help us provide food and clothing to families, case management services to those in crisis, and online learning activities to youth who are at home. We could not do this without your help. Thank you for this incredible support during this challenging time!

Boys & Girls Club of Worcester
MAKING A DIFFERENCE
IN THE COMMUNITY

The organizations that are helping individuals access the necessary food, toiletries, sanitary supplies, and educational support need our assistance now more than ever and we are proud to make a difference in this way.

So far this year, DCU has donated to 103 food banks and pantries with total donations over $1.7M. Most food pantries operate with a commitment from community volunteers and rely solely on donations.

“The Merrimack Valley Food Bank is astounded by the extraordinary gift from Digital Federal Credit Union to help us respond to the inevitable increase in need for food among our neighbors. We were delighted to receive your donation.

This gift is a testament to your treasured partnership and commitment to supporting the food bank in our efforts to provide adequate nutrition and make sure no member of our community must go to bed hungry.”

Merrimack Valley Food Bank
IN YOUR COMMUNITY

DCU has contributed volunteer hours, donated items, and made monetary contributions to local police & fire departments, libraries, and other organizations that serve our communities.

78 blankets were collected for the 10th Annual Gift of Warmth Blanket Drive

Globetrotters visited kids at a Framingham, MA’s after-school program, Hoops and Homework

1,233 elderly residents received Valentines at 22 assisted living facilities in MA and NH

These crocheted fasteners, made by a DCU team member, help to ease the discomfort masks may cause to the ears of frontline workers

DCU team members continue to give back their own time and money. Whether it is making masks, packing food, or taking the time to thank frontline workers, our team embodies the DCU Way through their kind and selfless actions, despite these unusual and trying times.
EDUCATION
DCU hosts webinars, supports local schools and classrooms, and participates in events that encourage educational opportunities for members and nonmembers of all ages.

90 scholarships awarded, totaling $165K through DCU for Kids.

FINANCIAL LITERACY
In partnership with EVERFI, a leading financial technology company, DCU offers free financial literacy modules to all of our members.

This year, DCU was a platinum-level sponsor of EVERFI’s inaugural National Financial Bee, a virtual event to provide learning modules and a chance to win scholarships. Nearly 40,000 users accessed the modules with DCU accounting for 14,000+ participants. Close to 2,800 students submitted an essay of which almost 800 were DCU participants.

DCU branches provided 192 community members with financial education, seminars on credit, budgeting, savings, and more.

Charitable contributions made to 59 schools in MA and NH, totaling over $780K.

EVERFI STUDENT EDUCATION
44 schools
3,182 active students
11,106 hours of learning

EVERFI MEMBER EDUCATION
4,941 members accessed
3,638 completed modules
2,305 hours of learning
ABOUT DCU
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 700 companies and organizations, serving over 850,000 members and their families in all 50 states.

AWARDS & ACCOLADES
• Worcester Business Journal readers vote DCU “Best of Business” for seventh-straight year
• DCU named to Banker & Tradesman’s Top Lenders of 2019 list
• During the first five months of 2020, DCU’s Secured Visa credit card received high praise in three CNBC personal finance articles
Branch locations

MASSACHUSETTS

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
210 New Lancaster Road
Leominster, MA 01453

Lexington
1751 Massachusetts Avenue
Lexington, MA 02420

Littleton
207 Constitution Avenue
Littleton, MA 01460

Lowell
564 Bridge Street
Lowell, MA 01850

Marlborough
279 East Main Street
Marlborough, MA 01752

Marlborough
865 Donald Lynch Boulevard
Marlborough, MA 01752

Methuen
(Member Service Center)
2 Broadway
Methuen, MA 01844

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

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

METHUEN, MA HOURS
Monday – Wednesday
9:00am – 5:00pm
Thursday – Friday
9:00am – 7:00pm
Saturday
9:00am – 3:00pm

LEXINGTON, MA 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

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

Please note that as of June 1, 2020, branch lobbies are available via appointment only. For the latest information regarding branch operations, please visit dcu.org/branches.