2021 year-end community report
Our Message

The DCU Way – People Come First, Do the Right Thing, Make a Difference – continues to drive the organization in how we do business, and how we support our communities and beyond. Our efforts in 2021 supported organizations that impacted approximately 1.2 million individuals.

This year and into 2022, we partnered with the Kindness Rocks Project™ which, through rock-painting and inspiring messages, spreads kindness and hope. Rock-painting kits were distributed to our employee base, and an equal number of kits were donated to community organizations. Over 1,000 DCU employees engaged in this initiative, painting rocks with inspirational messages that will be shared with our communities in the spring of 2022. Employees also volunteered at DCU sponsored Kindness Rocks workshops, where close to 500 children from 12 organizations engaged in this activity. The messages shared by kids at these workshops were truly inspirational!

Through other community initiatives and business practices that focus on giving back to our members, 2021 was another great year – and we look forward to next.

Jim Regan
President/CEO
Member Giveback 2021

$56M
Dividends Paid on High Yield Savings and in Fee Savings

$8M
Covid-related Quantified Savings

$12.8M
Community Support

586 Total Organizations Supported in 2021 including:

- 118 Food Banks
- 44 Hospitals
- 89 Education-focused
- 153 Social Service
- 182 Community-based
People Come First

At DCU, our members come first. Since 2016, we have continued to reduce or eliminate fees.

$84M
saved by members in reduced or eliminated fees since 2016

$19.8M
in additional member savings since the start of the pandemic

$94.6M
paid to members in dividends since 2016 on primary savings – this incentive encourages members to maintain at least $1K in their primary savings account.

“I love how the ATM fees are paid back. Sometimes I’m not near a local branch or I need to access another bank’s ATM. The fact that they reimburse me says DCU cares about its members, even if it only saves me a few dollars here and there.”

Robert Callahan, Littleton, MA
People Come First

We believe that part of putting people first is focusing on supporting schools and educational initiatives.

$530K

donated to institutional scholarship funds and to the DCU Memorial Scholarship Program to benefit individual students

“
When we were thrown into teaching from home, EVERFI literally saved my classroom. Thank you for being user friendly, having fabulous support, and excellent material.”
— Teacher testimonial

3,000+ students

at over 40 schools participated in EVERFI financial literacy online learning modules

“
I want DCU for Kids to know just how much I appreciate this opportunity and the investment into my future.”
— Memorial Scholarship Recipient Meredith McGee, Texas A&M

Seminars on savings, credit, money management, and home-buying presented to high school and college students, and individuals involved in with housing and economic development organizations.
Do the Right Thing

Our commitment to doing the right thing is reflected in the way we do business and also in the way we support the community organizations that provide food, healthcare, and other services to the individuals and families where we live and work.

Payroll Protection Program

$16.8M in payroll protection offered through 297 loans in 2021

$4.4M in support to 44 hospitals & other organizations that provide medical care.

$2.1M in support to 118 organizations providing food.

“When our business was in need of a few new vehicles, we turned to DCU. DCU provided us with several business auto loans. DCU kept the loan approval and rate in place while we waited for the new trucks to arrive. Everyone at DCU was very professional and helpful. We appreciate the business and I’m very satisfied with the process.”

Business Member Jack Tavares, D4 Landscaping

Harvard, MA – Employees picked and packaged over 1,000 lbs of apples at the Community Harvest Project orchards. These apples will provide 3,000+ servings of fresh fruit for local families struggling with food insecurity.
Do the Right Thing

At DCU, we focus on mentorship and youth enrichment because it’s the right thing to do for our future leaders.

“The Kindness Rocks Project™ has been a great opportunity for our kids in Hudson and Marlborough, MA. This project helps kids focus on how words matter and how compassion and respect make all the difference.”

Chris Duane, President & CEO of Boys & Girls Club of Metrowest

Career Preparation

Employees volunteered to provide mock interviews for the Boys & Girls Club in Leominster, MA where junior counselors prepared for future careers. At a similar event, volunteers promoted job readiness by coaching and interviewing youth involved with Worcester Community Action Council’s Green Corps program.

Invest in Girls

DCU participated at “Invest in Girls” Role Model Exchange Day through Girls Inc. in Worcester, MA. Professionals shared their career journeys with these 9th and 10th graders, interested in STEAM jobs.
Make a Difference

Whether it is providing a donation, sponsorship, or volunteers, we strive to make a difference by taking action and contributing to the success of our communities.

$5M

Donated to 335 community and social service organizations in 2021

We cannot thank you enough for your grant to support the Children’s Milk Fund program of Rachel’s Table. With your help, we are able to buy milk for children at 21 social service agencies in Worcester, MA. We help thousands of children every year through this program. You truly make a difference in our work, helping as many families as possible.”

— Carla Szymanski, Director at Rachel’s Table

DCU for Kids Impact

424K

Kids impacted in 2021

195

Organizations supported in 2021

$23M

Donated to causes that support children and families since the 2005 inception of our 501(c)(3) foundation, DCU for Kids
Make a Difference

DCU supports organizations through community sponsorships and donations, making a difference in the lives of our diverse employee base and membership.

DCU leveraged our partnership with Polar Park to invite children and families from Worcester Latino Dollars for Scholars and Spanish American Center in Leominster to enjoy a complimentary game-day experience.

The Nashua branch created a giving tree for the Nashua Children’s home, where members and employees chose from wish lists and fulfill the requests of children ages 9 to 18.

Holiday Giving

In the spirit of the holidays, DCU contributes to organizations such as Wreaths Across America, Trees for Soldiers, and Toys for Tots to bring joy and show compassion to our neighbors.

DCU sponsored a playground build through the Rise Above Foundation. Located at the MA Dept. of Children & Families in Worcester, MA, the playground serves to strengthen families and support the goal of reunification through safe and healthy play.
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 close to 950,000 members and their families in all fifty states.

Local Support
DCU is committed to making a positive impact in branch communities throughout Massachusetts, New Hampshire, and beyond.

220 Donald Lynch Boulevard
Marlborough, MA 01752
dcu.org
800.328.8797
In Your Community Report: dcu.org/community

facebook.com/DigitalFederalCreditUnion
@DCUcreditunion
@DCUcreditunion

Insured by NCUA
Membership Required
NMLS#: 466914
### 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**  
8 Flagstone Drive  
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

**Lexington, MA HOURS**  
Monday – Wednesday  
9:00am – 4:00pm  
Thursday – Friday  
9:00am – 6:00pm  
Saturday  
9:00am – 3:00pm

**Methuen, MA HOURS**  
Monday – Friday  
9:00am – 7:00pm  
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® | SUM℠ | CO-OP℠  
Find ATMs at dcu.org/atm