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THE DCU WAY

Chartered in 1979, 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 members and their families in all 50 states.

So why do more than 800,000 members trust and turn to DCU for their banking needs? It’s because as an organization, 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 always behind them while they save first for their first home, learn to manage their money better, or build a reliable financial foundation for their family’s future. But, living by these philosophies also means driving a positive impact in the communities where our members live and work. It 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 700 organizations and over 6,500 hours of employee time.

THE IMPACT OF EACH DOLLAR TO OUR COMMUNITY

- Hospitals: 30%
- Medical Research/Support: 17%
- Libraries, Police, Fire, & Community: 16%
- Veterans: 11%
- Shelters and Pantries: 10%
- Other: 6%
PEOPLE COME FIRST

We believe our members, employees and those that reside in the communities we serve drive our value. In turn, we strive to put people first, supporting the organizations, programs and initiatives that benefit children, veterans and other 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 $13.6M since its inception.

**COMMUNITY** - In 2019, DCU has financially supported more than 195 organizations in branch communities and beyond. This includes contributions to 39 local healthcare organizations and donations to more than 150 classrooms in 22 towns across MA and NH to offset out-of-pocket costs for teachers. Additional support includes:

- Sponsorship of and staff participation in the American Foundation for Suicide Prevention’s Out of the Darkness Walk.
- Donations to local fire and police departments, including sponsorship of National Night Out programing in several branch communities.
- Support of financial literacy programing in branch communities through support of the EverFi program, helping over 1,900 students in 21 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 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 the following are some of the veteran organizations that have benefited from the support of DCU:

- Fisher House
- Home Base
- Homes for Our Troops
- Liberty House
- Mass Fallen Heroes
- NE Veterans Liberty House
- NEADS
- Operation Delta Dog
- The American Legion
- Veterans Outreach Centers
- Veterans Homestead
- 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 our employees and members work and reside. We accomplish this through financially supporting local food banks, food pantries, and homeless shelters throughout the year. Throughout 2019, DCU has supported over 140 organizations that combat hunger and homelessness, including shelters, food pantries, and food banks. This year, DCU volunteers packaged 39,000 meals to benefit Middlesex County, the hungriest of all counties in New England.

AXUDA - DCU’s 501(c)3 non-profit 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.

The program currently partners with over 50 sponsor organizations, has over 125 Lenders contributing to loans, and to date has provided approximately 350 loans to individuals in need.

DCU CARES - In Fall of 2018 DCU established the DCU Cares program to relieve some of the stress caused by financial obligations for those in disaster situations. Since its inception, this program has supported members during the Merrimack Valley Gas Explosions, Hurricanes Florence and Michael, wildfires in California and tornadoes and flooding in the central and midwestern 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 $660K, provided relief options for 205 members with existing loans totaling over $1.5M and waived almost $85K in fees as part of the program.

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

SCHOLARSHIPS AWARDED SINCE INCEPTION

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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, our national member network, and our 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, fund-raisers, and civic events. Each year, the DCU team members celebrate the communities we serve by participating in more than 100+ community activities. The credit union also invests over $100,000 in brand sponsorships, supporting little league teams, community theater and other local programming.

To broaden our impact, we continually explore ways to involve our staff in the community giving and social good we do. Millennials will make up 75% of the workforce by 2025. By creating a formal program to give staff paid volunteer time, we want to give this generation an opportunity to participate in our social responsibility. At the same time, we continue to partner with credit unions across the country to identify innovative community-based programs and adopt best practices. We are also exploring the creation of a CUSO to help the credit union industry pursue the most promising community opportunities.

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:

- Beth Israel Deaconess Medical Center
- Boston Medical Center
- Catholic Medical Center

Fostering economic growth almost means empowering future leaders, both personally and professionally. In 2019 DCU has supported many causes to create this kind of growth, including a presenting sponsorship of the 2019 Worcester Chamber’s Women’s Leadership Conference.

FINTECH INNOVATION - The DCU FinTech Innovation Center, one of the leading sponsors of FinTech startups in New England, focuses on helping startups gain initial customer traction and provides these companies with free 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 and insights that benefit members. Since 2014 the center has assisted 64 FinTech companies get on their feet. The center also played host to several notable industry conferences and events, including Boston FinTech Week, Boston FinTech Meetup, and the CU Engage Innovation Summit.

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

2019 Highlight

In just the first six months of 2019 DCU gave back more than just money. Employees volunteered:

35 hours at Community Recognitions & Ceremonies
643 hours at Financial Literacy Events
730 hours at Community Services & Events
5549 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, others it means closing a funding gap for a local charity. But whatever form it takes, we are proud of what we have accomplished in 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 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 $13.6 million since its inception.

So far in 2019, the following organizations have benefited from the support of DCU for Kids:

**ANTI-BULLYING**
ThinkGive Inc.
You Inc.

**AWARENESS/EDUCATION**
The 15-40 Connection, Inc.
The Advanced Math & Science Academy
The Decibels Foundation
The Sizer Foundation, Inc
Tyngsboro Grad Night
Worcester Partnership @ Bancroft School
YMCA of Greater Nashua

**HOSPITALS**
Edward M. Kennedy Community Health Center
Massachusetts General Hospital

**SPECIAL NEEDS**
Doctor Franklin Perkins School
Jewish Community Centers of Greater Boston, Inc.
Muscular Dystrophy RI
Special Olympics Massachusetts, Inc.
Thrive Support & Advocacy, Inc.

**SUPPORT SERVICES**
Able To Serve – New England, Inc
Birthday Wishes, Inc.
Catie’s Closet
Family Promise MetroWest
Greater Lawrence Community Action Council Inc.
Justice Resource Institute, Inc. dba YouthHarbors
Karen’s Closet (Leominster Education Foundation, Inc.)
Live 4 Evan, Inc.
Make-A-Wish Foundation of New Hampshire
Massachusetts Adoption Resource Exchange, Inc.
Montachusett Interfaith Hospitality Network, Inc. (MIHN)
Robert F. Kennedy Children’s Action Corps
Youth Community Programs
Auburn Youth & Family Service, Inc.
Big Brothers Big Sisters of Central Mass/Me
Big Brothers Big Sisters of Massachusetts Bay
Boys & Girls Club of Fitchburg and Leominster
Boys & Girls Club of Greater Derry, Inc.
Boys & Girls Club of Greater Nashua
Boys & Girls Club of Lawrrence
Boys & Girls Club of Manchester
Boys & Girls Club of Worcester
Boys & Girls Clubs of MetroWest
Building Futures Inc. (formally Valley Residents for Improvement)
Cambodian Mutual Assistance Association of Greater Lowell, Inc.
Cambridge Camping Association
Camp Kesem at MIT
Groundwork Lawrence, Inc.
Harvard Celebration, Inc
HMEA’s Autism Resource Central
James L. McKeown Boys & Girls Club of Woburn
John Andrew Mazie Memorial Foundation
L.U.K. Crisis Center, Inc.
Mill City Grows
NH Musculoskeletal Institute
Project LEARN, Inc.
Project New Hope, Inc.
Regional Environmental Council Inc.
Rise Above Foundation, Inc.
Sibling Connections, Inc.
Stow Community Chest
The Barton Center for Diabetes Education, Inc.
Up With Books, Inc.
WIT,Inc.d.b.a.Alternative House
Worcester Center for the Performing Arts
Worcester JCC

“We are grateful for DCU for Kid’s partnership. Your donation was used to fund the Children’s Services program at HMEA. Because of you, we were able to purchase technology that will help children with autism improve comprehension, self-expression, and skill development.”

Doug MacPherson
Vice President, Development & Public Relations
Horace Mann Education Associates
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.

Congratulations to the 2019 Scholarship recipients:

Akankshya Jena — Glen Allen, VA
Jonas Cameron — West Deptford, NJ
Akash Suresskumar — Cary, IL
Joshua Gordon — Andover, MA
Aline Ai Linh Pham — La Mirada, CA
Joshua W. Ramirez — Portland, OR
An Nguyen — Olney, MD
Joshua Y. Oh — League City, TX
Anantha Akshitha Korrapati — Birmingham, AL
Justin Dong — Cerritos, CA
Andrew Liu — Missouri City, TX
Katherine Insel — Washington, NJ
Andrew Robert Wood — Overland Park, KS
Katherine Nicole Stevenson — San Diego, CA
Anna Carow — Lakeville, MN
Kayla Gunderson — Renton, WA
Anvitha Kachinithaya — Dublin, CA
Kilee Willow Knight — Piedmont, SC
Aravind Ganesan — Morrisville, NC
Kristen Tasselmyer — Dryden, NY
Arina Khotimsky — Westborough, MA
Kylen Wei Bao — Edison, NJ
Benjamin Borchard — Inver Grove Heights, MN
Lauren Breach — Austin, TX
Braden Hammond — San Antonio, TX
Lauren Elser — Kinsman, OH
Brenna Keaty — Evergreen Park, IL
Lauren Park Blackburn — Corydon, IN
Caden Unnasch — Austin, TX
Lauren Yang — Sugar Land, TX
Caitlyn Tran — Las Vegas, NV
Makenna Lindsay — Rocky Hill, CT
Cammy Thi Truong — Otsego, MI
Meghana Avvaru — Nashua, NH
Casey Liberty — Alexandria, VA
Michael T. Farrell Jr. — Middletown, MD
Celine Anna Maharaj — Norfolk, VA
Mikayla Postma — Thornton, CO
Chandranthir Kesana — Hoffman Estates, IL
Mykyta Solonko — Northbrook, IL
Chloe Elizabeth Barnes — Jackson, MI
Neha Surapaneni — Novi, MI
Christian Schuetter — Villa Hills, KY
Nicholas Jon Reed — Sutton, MA
Cindy Keeya — Spring, TX
Nicole Liu — San Bruno, CA
Daniel John Perille — Barrington, IL
Olivia Gillman — Andover, MA
Derek Chen — Castle Pines, CO
Piyusha Kundu — Sudbury, MA
Donald A. Scott — Fort Worth, TX
Puja Batchu — Boise, ID

Emily Kate Mitchell — Madeira Beach, FL
Rachel Olivia Shepherd — Millers Creek, NC
Emily Liu — Morganville, NJ
Rahul Krishnan — Hopkinton, MA
Emily Victoria Thurman — Goshen, KY
Rajat Mittal — Schaumburg, IL
Esha Ariyur — Cumming, GA
Rebecca Lee — Cypress, TX
Eva Kuruulla — Hopkinton, MA
Ryan La Francoise — Norton, MA
Gabriella Iacono — Barrington, NJ
Samuel Wohlever — Barrington, RI
Gina Nored — Chantilly, VA
Sara J. Pross — Mooresville, NC
Greta Nicole Buckenberger — Granville, OH
Sara Whitney Farnoli — West Brook, CT
Gretchen M. Stemmler — Livonia, MI
Sarah Hammke — Ellinwood, KS
Hailey Martin — Woodstock, GA
Saranya Nistala — Novi, MI
Hollie Clifton — Corbin, KY
Sarthak Gupta — Peoria, AZ
Janis Song — Collegeville, PA
Shrilakshmi Babu — Nanuet, NY
Jason Peng — Plano, TX
Sierra Charles — Baton Rouge, LA
Jenna C. Schmit — Garnett, KS
Song-Nhi Vo — Mukilteo, WA
Jessica Abene — Gaithersburg, MD
Sparsh Desai — Avenel, NJ
Jibree Al — Crofton, MD
Sudarshan Sundar — Congers, NY
Jileena Dilipraj Mehta — Scottsdale, AZ
Taylor E. Brown — Many Farms, AZ
Joanne Sienoche — Burtonsville, MD
Tricia Camaya — Portsmouth, VA
John Palaia — Littleton, MA
Vivian DeRosa — Oakhurst, NJ

DCU 2019 Mid-Year Community Report — 7
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 OUR 2019 SPONSORS:

Boomer and Gunnar Esiason speak to the sponsors at the DCU for Kids Golf Tournament.

“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
DCU CARES DISASTER RECOVERY PROGRAM

The DCU Cares program is designed to relieve some of the stress caused by financial obligations for those in disaster situations. In previous years, the program has supported members during the Merrimack Valley Gas Explosions, Hurricanes Florence and Michael, and wildfires in California. In 2019, DCU extended a helping hand to those members affected by the government shutdown and tornados and flooding in the central and midwestern states. Affected members were extended overdraft waivers up to $250.00, unlimited non-DCU ATM transactions fee waivers, and 0% APR loans up to $5,000.00 with no payments for 60 days. To date, DCU has made over 105 emergency loans totaling more than $660K, provided relief options for 205 members with existing loans totaling over $1.5M, and waived almost $85K in fees as part of the program.

AXUDA CROWD FUNDING

In 2014, DCU launched Axuda, a 501(c)3 non-profit 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 50 Sponsor Organizations, has over 125 Lenders contributing to loan funding, and to date has provided approximately 350 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.
ADOPT-A-CLASSROOM

DCU has proudly aligned with the Adopt-A-Classroom program to make an annual donation of $250 to 150 individual classrooms in Massachusetts and New Hampshire. Teachers use the funds for a variety of materials that they would otherwise not have access to. Schools and Classrooms adopted during the 2018-2019 school year:

**ACTON, MA**
- Luther Conant School
- Merriam Elementary School

**ANDOVER, MA**
- Andover High School
- High Plain Elementary School

**BURLINGTON, MA**
- Memorial Elementary School

**CHELMSFORD, MA**
- Byam Elementary School
- Harrington Elementary School
- McCarthy Middle School

**DUNSTABLE, MA**
- Swallow Union Elementary School

**FITCHBURG, MA**
- Academy Middle School
- Arthur M. Longsjo Middle School
- Crocker Elementary School
- Memorial Middle School
- Reingold Elementary School
- South Street Elementary School

**FRAMINGHAM, MA**
- Brophy Elementary School
- Fuller Middle School
- St. Bridget Elementary School
- Woodrow Wilson School

**FRANKLIN, MA**
- Parmenter Elementary School
- Remington Middle School

**HUDSON, MA**
- C.A. Farley Elementary School
- Mulready Elementary School

**HUDSON, NH**
- Alvirne School
- Dr. H.O. Smith Elementary School
- Hudson Memorial School

**LEOMINSTER, MA**
- Fall Brook Elementary School
- Francis Drake Elementary School
- Johnny Appleseed Elementary
- Northwest Elementary School
- Sky View Middle School
- Southeastern Elementary School

**LEXINGTON, MA**
- Minuteman High School

**LITTLETON, MA**
- Littleton Middle School
- Russell Street Elementary School

**LOWELL, MA**
- Abraham Lincoln School
- Bartlett Community Partnership
- Charles W. Morey School
- Dr. Gertrude Bailey Elementary School
- E.N. Rogers School
- Greenhalge Elementary School
- James S. Daly Middle School
- Joseph McAvinue Elementary School
- Moody Elementary School
- Pawtucketville Memorial Elementary School
- Peter W. Reilly Elementary School
- Pyne Arts Elementary School
- Stoklosa Middle School
- Washington Elementary School

**MANCHESTER, NH**
- Green Acres School
- Hallsville School
- Jewett School
- Middle School at Parkside
- Northwest Elementary School
- Wilson School

**MARLBOROUGH, MA**
- Charles Jaworek Elementary School
- Francis J Kane Elementary School
- Intermediate Elementary School
- Marlborough Middle School
- Richer Elementary School

**MERRIMACK, NH**
- Thornton Ferry Elementary School

**NASHUA, NH**
- Bicentennial Elementary School
- Dr. Norman W. Crisp Elementary School
- Fairgrounds Elementary School
- Ledge Street Elementary School
- Main Dunstable Elementary School
- Mt. Pleasant Elementary School
- New Searles Elementary School

**TYNGSBOROUGH, MA**
- Tyngsborough Elementary School

**WALTHAM, MA**
- Henry Whittemore Elementary School
- John F. Kennedy Middle School
- Northeast Elementary School

**WESTBOROUGH, MA**
- Anne E. Fales School
- J. Harding Elementary School

**WORCESTER, MA**
- Belmont Street Community School
- Canterbury School
- Chandler Magnet Elementary School
- City View Elementary School
- Columbus Park Preparatory Elementary School
- Gates Lane School
- Goddard School
- Head Start Program, Greendale
- Jacob Hiatt Magnet School
- Norrback Avenue School
- Quinsigamond Elementary School
- Rice Square Elementary School
- Seven Hills Charter School
- Sullivan Middle School
- Thorndyke Road School
- Union Hill School
- Vernon Hill School
- Woodland Academy
- Worcester Head Start
EVERFI FINANCIAL EDUCATION

In partnership with EVERFI, a firm specializing in digital learning, DCU has brought financial education programming to twenty-one schools across Massachusetts and New Hampshire, engaging nearly 2,000 students. 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 how to plan for retirement. As of the mid-year, over 19,000 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, two weeks after 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.

COLLEGE GRANTS

In keeping with DCU’s commitment to provide educational opportunities for students, a $10,000 grant to be used for scholarships was awarded by DCU and unanimously accepted by the Fitchburg School Committee in March of 2019. The grant will be awarded to graduating high school seniors to allow students to pursue their academic dreams with fewer worries.

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 team’s games at the DCU Center, they incorporated this message of bullying and violence prevention by inviting kids in the audience to come on the court and participate in the team’s signature ballhandling skills and humor.

FINANCIAL LITERACY MONTH

In celebration of Financial Literacy Month this April, DCU helped increase its members’ awareness of simple ways to closer to reaching their financial goals. Throughout the month, DCU shared a helpful tip each week via email and through social media. Topics covered, included: teaching children 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 participated by providing meaningful advice on how to improve the financial wellness of the credit union’s members by making slight adjustments to their saving and spending habits.

SCHOOL SPORTS SPONSORSHIP

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.
COMMUNITY HOSPITAL SUPPORT

DCU contributes to hospitals 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.

So far in 2019, the following organizations have benefited from the support of DCU:

- Beth Israel Deaconess Medical Center
- Boston Medical Center
- Catholic Medical Center
- Franciscan Hospital
- Lahey Hospital & Medical Center
- Lawrence General Hospital
- Lowell General Hospital
- Mary and John Elliott Charitable Foundation
- Massachusetts General Hospital
- Mount Auburn Hospital
- New England Baptist Hospital
- Shriners Hospital
- Southern NH Medical Health
- Spaulding Rehabilitation Hospital
- St. Joseph Hospital
- St. Jude Children’s Research Hospital
- Tufts Medical

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 on May 2019. 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.

AMERICAN CANCER SOCIETY’S DAFFODIL DAYS

In April 2019, 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.

CREDIT UNION KIDS @ 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, raising money for pediatric brain research projects through Children’s Hospital. In 2019, DCU’s Dan LaBarre, Bianica Powers and Stephanie Kepner ran with the 20th 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 @ Heart team has collectively donated nearly $7 million to directly benefit special research projects at Boston Children’s Hospital.

LAHEY HEALTH 5K CANCER WALK

In June 2019, 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. Team members from the Burlington 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.
CHARITABLE GIVING

DCU is committed to helping end hunger in many of the communities our employees and members live in. 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.

So far in 2019, the following organizations have benefited from the support of DCU:

1269 Café Food Pantry
Blessed Sacrament Food Pantry
Bread & Roses Housing
Bridgewell Pathfinder
Burlington Food Pantry
Care Services Food Pantry
Carty Cupboard Food Pantry
Catholic Charities
Catholic Charities Merrimack Valley
Catholic Charities Food Bank Leominster
Centro Las Americas Food Pantry
Centro Las Americas Food Pantry
C'est Grace Café Soup Kitchen
Catholic Charities
Catholic Charities Merrimack Valley
Catholic Charities Food Bank Leominster
Central Food Ministry
First Congregational Church Food Pantry
First Congregational Church Food Pantry
First United Methodist Church Food Pantry
First United Methodist Church Food Pantry
Franklin Food Pantry
Greater Boston
Greater Boston
Heritage Baptist Church Food Pantry
Hope Dove Food Pantry
Jeremiah's Inn
Jewish Family Table
Lazarus House Ministries, Inc.
Leona Fleming Food Pantry
Lexington Interfaith Food Pantry
Loaves & Fishes
Loaves & Fishes Unitarian Universalist Church
Main St United Methodist Church Food Pantry
Manchester Church of God Food Pantry
Merrimack Food Bank
Mt Carmel Outreach Ministry Food Pantry
Nashua Church of Christ Food Pantry
Nashua Soup Kitchen & Shelter
New Hampshire Food Bank
Open Pantry of Greater Lowell
Orthodox Food Center St. Spyridan
Our Father’s Table Food Pantry
Parish of the Transfiguration Food Pantry
Perry St Cupboard Café
Pernet Family Health Service Food Pantry
Pilgrim Congregational Church
Project Bread
Quinsigamond Village Neighborhood Center
Rachels Table
Ruth’s Harvest Food Pantry
Sacred Heart Church Food Pantry
Salvation Army Citadel Food Pantry
Salvation Army Food Pantry Fitchburg
Salvation Army Food Pantry Lowell
Salvation Army Food Pantry Manchester
Salvation Army Food Pantry Nashua
South Worcester Neighborhood Center
Spanish American Center
St Leos Church Food Pantry
St. Andrews Church Food Pantry
St. Anne’s Food Pantry
St. Bridget’s Food Pantry
St. John Neumann Food Pantry
St. John XXIII Food Pantry
St. Paul’s Outreach Food Pantry
St. Paul’s Outreach Food Pantry
St. Paul’s Soup Kitchen
St. Pius X Food Pantry
St. Raphael’s Church Food Pantry
St. Vincent de Paul Sacred Heart Food Pantry
St. Vincent de Paul St. Peters Food Pantry
St. Vincent de Paul Ste. Marie’s Church Food Pantry
Tewksbury Community Pantry, Inc.
The Mustard Seed Food Pantry
Tolles St. Mission Food Pantry
Trinity Community Church Food Pantry
UMass Food Pantry
United Neighbors of Fitchburg
United Way of Tri-County Food Bank
Waltham Salvation Army - Community Food Pantry
Westborough Food Pantry
Worcester County Food Bank
RED NOSE DAY CAMPAIGN

During May, DCU joined the national efforts of Comic Relieve USA, a 501(c)(3), to end child poverty by funding programs that keep children safe, healthy, and educated. Proceeds from the close to 500 noses sponsored by DCU will provide grants to support programs that ensure children living in poverty have access to safety, healthcare, and education. Half of the funds donated will support program in the U.S. and Puerto Rico; the other half supports internal programs in the poorest community in Latin America, Africa, and Asia. DCU branch team members and Marketing team members enjoyed wearing the noses for a good cause and good fun.

MERRIMACK VALLEY FOOD BANK

DCU team members from various departments assembled at our Marlborough Operations Center to package 17,000 meals in conjunction with End Hunger NE and The Outreach Program to benefit the Merrimack Valley Food Bank of Lowell, MA. The Merrimack Valley Food Bank is the go-to resource for several emergency food providers and pantries servicing Middlesex County, which is the hungriest county in Massachusetts with 119,000 individuals facing food insecurity.

COMBAT HUNGER

DCU team members from various departments were among 83 enthusiastic volunteers from eight local businesses who took part in packing 22,000 meals to make an impact on ending hunger in North Central Massachusetts with United Way.

COMMUNITY FARMING DAY OF CARING

DCU team members from Tyngsborough, Acton, and Marlborough 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 Grow Nashua project which endeavors to bring sustainable food practices to the community.
CHARITABLE GIVING

DCU recognizes the special sacrifices that those who have served have made for our country. To honor these men and women, the credit union proudly supports many of the veterans' organizations in our communities that strive to offer former service members, and their families, opportunities in the areas of health, employment, and housing.

So far in 2019, the following organizations have benefited from the support of DCU:

- Fisher House
- Homes for Our Troops
- Liberty House
- Mass Fallen Heroes
- New England Veterans Liberty House
- Operation Delta Dog
- Veterans Heritage Learning Center
- Veterans Homestead
- Veterans Outreach MetroWest
- Veterans Outreach Northeast
- Wounded Warriors

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 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.
BRANCH & COMMUNITY OUTREACH

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

- the Marlborough Home Show;
- the Worcester Housing Authority’s – Identity Theft Seminar;
- the Worcester Community Action Council’s Bank on Financial Literacy campaign;
- the Financial Capability Council of Lowell, MA;
- the Hear It Here campaign of Manchester, NH;
- the United Way’s Shining Stars Award Ceremony in Framingham, MA;
- The Worcester County St. Patrick’s Day Parade;
- UMass Lowell Career Fair;
- Cary Library’s 15th Anniversary Gala (Lexington, MA);
- Juno Moneta Project (Worcester, MA);
- Littleton, MA Branch Tour by preschoolers from the First Connections Program;
- Blackstone Valley Chamber Home & Community Expo (Northbridge, MA);
- the Worcester Spring Home Show at the DCU Center (Worcester, MA);
- the Hudson, MA High School Reality Fair;
- Lexington, MA Branch Fifth-Anniversary Celebration;
- Sheep Shearing Festival (Waltham, MA);
- Easter Seals Benefit Volleyball Tournament (Marlborough, MA);
- Worcester Housing Authority Credit Presentation (Worcester, MA);
- Boys & Girls Club of Leominster and Fitchburg Reality Fair (Leominster, MA);
- the Tough Ruck 2019 Road Race in Concord, Lexington and Lincoln, MA;
- Discovery Day (Lexington, MA);
- Festival of Colors (Lexington, MA);
- Veterans Inc. Golf Tournament (Worcester, MA);
- Worcester Housing Authority Identity Theft Seminar (Worcester, MA);
- Fostering Love Backpack Drive (Worcester, MA);
- Community Christian Academy Family Fun Day and Walk (Lowell, MA);
- the 5th Annual Combat Hunger Meal Packing (Shirley, MA);
- United Way Community Baby Shower (Nashua, NH); and Community Farming (Nashua, NH).

DCU HOMETOWN HEROES

For the eighth-straight year, DCU is partnering with Boston 25 News in 2019 for its popular Zip Trip summer segment. Every Friday, DCU Team members will “zip trip” to towns and cities across Massachusetts as Boston 25 broadcasts live.

Residents are encouraged to stop by the DCU tent as well as be on-hand as the DCU Hometown Hero Award is presented to a local resident or organization. Those who receive the award are recognized for their courage, outstanding achievements, and contributions to make his or her community a better place to live.

FREE PERSONAL PAPER SHREDDING

In 2019, DCU continues its free personal paper shredding program with events Acton, MA, Burlington, MA, Manchester, NH, Tyngsborough, MA, Worcester, MA, Littleton, MA, and Merrimack, NH. Since starting this service in 2009, over 150 tons of documents have been shredded in a safe and secure way for countless attendees. While the shredding is taking place, attendees are also given one-on-one demonstrations of DCU’s Online Deposit and our Mobile App. In addition, existing and potential members are given the opportunity for a free credit report analysis.
NETWORKING EVENT FOR UMASS LOWELL STUDENTS

This 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 2019, 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.

HMEA INCREDABLE 5K WALK/RUN

In May 2019, 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.

AMERICAN YOUNG VOICES CONCERT AT DCU CENTER

In June 2019, 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 curriculum with extensive support, 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.

DCU employees bring shred day to the community.
DCU FINTECH INNOVATION CENTER

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 provide companies with one year of free mentorship, workspace, community, and a professional network. The center accepts seed-stage 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 received 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
- Unada

“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 available low-cost financing, with priority given to the commercial and mill districts in and around the downtown area.

THE LOWELL INCUBATOR 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 non-profit 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 new investments in new targeted strategic economic development initiatives to encourage the attraction and development of new businesses and support the 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 on March 18th. The forum centered on educating members of the BCC on how financial institutions assess Commercial Real Estate financing opportunities while providing a networking opportunity to form relationships between BCC Member developers and financial institutions.

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.
BANKER & TRADESMAN PLACES DCU AMONG TOP LENDERS OF 2018

The Banker & Tradesman 2018 Top Lenders Report ranks the top 10 lenders by both dollar volume and number of loans. DCU placed first in the following credit union categories: Single Family Mortgages; Single Family Volume of Loans; Residential Refinance Mortgages; Residential Refinance Loans; Commercial Retail Loans; and Commercial Volume of Loans.

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 and 1.3% year over year increase.

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 savvy online institution because of our ATM Locator tool which identifies ATMs that are fee-free based and also 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.

WBJ BEST OF BUSINESS AWARD

Team members from DCU’s Worcester Crossing, Worcester- Gold Star branches and Marketing Department were on-hand at the Beechwood Hotel in Worcester, MA on January 24th to accept the Worcester Business Journal’s “Best of Business” Award on behalf of the credit union.

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.

DCU RECEIVES WORCESTER COUNTY ACTION HERO AWARD

Deven Hughes, DCU Worcester Gold Star Branch Manager and Corinne Zambarano, DCU Worcester Crossing Branch Manager, were presented with the Worcester County Action Hero Award at the 13th Annual Worcester Community Action Council Awards ceremony. Deven and Corinne 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.
### Massachusetts

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<th>Location</th>
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<tbody>
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<td>Acton</td>
<td>100 Powdermill Road Acton, MA 01720</td>
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<td>Andover</td>
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### Branch hours

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<td>Tyngsborough</td>
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<tr>
<td>Waltham</td>
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<tr>
<td>Lexington, MA</td>
<td>Monday – Wednesday 8:00am – 4:00pm</td>
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<td></td>
<td>Thursday – Friday 8:00am – 6:00pm</td>
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<tr>
<td>Information</td>
<td>Monday – Friday 8:00am – 9:00pm</td>
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<tr>
<td>Center</td>
<td>Saturday 9:00am – 3:00pm</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®
  - SUM®
  - CO-OP®
- Find ATMs at dcu.org/atm