2021 mid-year community report
CEO Message

During the first six months of 2021, our guiding principles continued to be at the center of how we do business and support our neighbors. People and our communities come first. Doing the right thing means making sure our members have the resources they need to reach their financial goals. We strive to make a difference by providing sponsorship opportunities and charitable donations to our nonprofit partners.

The second part of 2021 looks to be a time of hope, revival, and continuing to help where it’s needed most. On behalf of the entire team at DCU, we look forward to seeing what more we can accomplish during the second half of the year.

Jim Regan
President/CEO

DCU presented a donation to Kids in Disability Sports (KIDS), Inc., and a plaque to the Chelmsford, MA Fire Department at the Heroes Cup Hockey Tournament to recognize the mission of KIDS and the dedication to fundraising by Chelmsford FD.
Member Giveback 2021

$27M+
Dividends paid on the first $1K in Primary Savings accounts and in fee reductions

$8.1M
Covid-related fee waivers

$7.8M
Community Support

324 Total Organizations Supported in 2021 including:

119
Food Banks

28
Hospitals

59
Education-focused

42
Social Service

76
Community-based
People Come First

Our members have always come first. We continue to find ways to provide value to our members.

$68M+
saved by members in reduced or eliminated fees since 2016

$21M+
in additional member savings since the start of the pandemic

$80M+
paid to members in dividends on first $1k in primary savings since 2016 – this incentive encourages members to save.

“Launching a business in the middle of the pandemic was no easy endeavor. DCU had the right size services and terms, low to no fees, and also great support. They were able to get our company set up with an account and credit cards quickly and efficiently. Working with DCU was a welcome reprieve from other financial institutions’ terms and fees.”

– DCU Business Member
People Come First

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

$530K

donated to community scholarship initiatives and to the DCU Memorial Scholarship Program to benefit individual students

Virtual financial literacy workshops were offered, including seminars on credit, homebuying, fraud, and savings.

“After DCU’s seminar on credit and learning tips on revolving loans, I visited a local branch to refinance my auto loan and open a credit card. I saved time and money and I feel good about my financial health.”

– Andrea, Quinsigamond Community College Student
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

$2.1M in support to 119 organizations providing food.

$2.4M in support to 28 hospitals & other organizations that provide medical care.

"My personal interactions with employees at DCU have always been outstanding. I have always been treated with respect by knowledgeable, well informed employees. When I requested an advocate that could help me understand the process, I connected with someone who was so helpful, patient and calming while she walked me through the entire process."

–Carl Anderson Jr.
DCU Business Member

DCU provided a much-needed break for nurses at UMass Marlborough Hospital by offering miniature golf foursomes at Mulligan’s in Sterling, MA.
Do the Right Thing

We focus on mentorship and youth enrichment because it's the right thing to do for our future leaders.

EUREKA! Program at Girls Inc.
Team members conducted mock interviews with girls in the STEM-intensive program helping them to develop job search skills.

"I absolutely loved being a part of this initiative. The girls were so impressive, asked great questions, and took constructive feedback from the interview. The organization does a fantastic job with this program and I'm so pleased DCU could play a role in its success."

Kim, DCU Volunteer for EUREKA! Program at Girls Inc.

Children's Book Day
A Hudson, NH branch team member read Berenstain Bears “Dollars & Sense” aloud in a virtual recording that was shared with the local school district to encourage financial literacy from a young age.

Nashua Soup Kitchen Birthday Kits
Nashua, NH branch team members collected supplies to create birthday kits as part of their effort to provide toys and a small birthday celebration for families who cannot afford these basics.
We thank everyone at DCU for Kids for the grant award to support YouthGROW. This gift supports our community and school gardens, and farmers’ markets, trains and employs youth through our program, and helps improve our regional food system. Together we can build healthy, sustainable, and equitable communities in Worcester.”

Steve Fischer, Executive Director, YouthGROW

DCU for Kids Impact

So far this year

150K kids impacted

78 organizations supported

$21M+ donated to causes that support children and families since the inception of our 501(c)(3) foundation, DCU for Kids, in 2005

$2M+ donated to 118 community and social service organizations in 2021, along with DCU for Kids

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.
Make a Difference

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

We sponsored the Authentic Caribbean Foundation (Greater Boston, Worcester, MA) which supports the Caribbean community in New England.

To celebrate and recognize LGBT+ Pride month, sponsorships were provided to Safe Homes (Worcester, Fitchburg, MA), Nashua Pride (Nashua, NH), Queen City Pride (Manchester, NH), and the LGBT Elders Conference through Elder Services of the Merrimack Valley and the North Shore (Lawrence, MA).

DCU supported the Builders of Color Coalition (BCC) in early 2021. The initiative of the BCC increases access and diversity in Boston’s commercial real estate sector, promoting the economic well-being of minority businesses and communities.

Community Highlights

DCU donated Table Talk Pies to first responders to celebrate Pi(e) Day

Hudson, NH team members packaged food and warm beverages in Winter Warm up Kits and donated them to the local senior center

2,500 noses were purchased to benefit children living in poverty through Comic Relief’s Red Nose Day campaign
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.

AWARDS & ACCOLADES
• Worcester Business Journal readers vote DCU “Best of Business” for the 8th consecutive year
• DCU is featured on Go Banking Rates list for the 2nd consecutive year
• The Financial Brand spotlighted DCU in articles about Generation Z-banking and on credit-builder personal loans
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
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

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

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.

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