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

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

609 organizations supported in 2020

How Did DCU Give Back in 2020?

- 34% Dividends Paid On High-Yield Savings
- 28% Waived Or Reduced Fees
- 19% COVID-19 Support
- 10% Hospitals & the Patient Community
- 9% Education/Community Programs

Planting the Seeds for a Better Future
What Does DCU Mean to Members?

DCU encourages its members to grow their savings and maintain financial wellness by putting money back into their pockets.

This year, $46M was returned to our members by eliminating fees and paying a high yield on members’ emergency savings (6% up to $1,000).

$20M
saved by members through waived & reduced fees

$26M
in dividends paid to members on their primary savings up to $1K

Since 2016, DCU has saved members more than $135M.

I appreciate the recent change that allows me to make more than six transfers from my savings account. I’ve had to move money around and lifting the limitation is very helpful. Thank you, DCU, for making banking seamless, logical, secure, and helpful.”

–DCU Member
COVID-19 Support
DCU was here throughout the COVID-19 pandemic and:
- Made unrestricted donations to organizations
- Waived additional member fees
- Deferred loan payments
- Provided Paycheck Protection Loans to small businesses

$1.5M in unrestricted donations made to organizations helped to support children transition to remote learning environments, continue feeding families, and respond to other community needs.

Members saved $13M as a result of:
- Unlimited ATM surcharge fee reimbursements
- Waived late fees on loans
- Waived overdraft and non-sufficient funds (NSF) fees

Because, in part, of DCU’s generosity, Neighbors in Need has adapted and devised a new operating model since COVID-19. We are currently providing food to more than 1,000 families weekly and delivering diapers, wipes, and formula to 400 babies each month. Thank you for making it possible!”

Neighbors in Need, Lawrence, MA
Small businesses have taken a big hit during the pandemic and DCU provided assistance by participating in the Paycheck Protection Program (PPP).

$57.4M in PPP loans provided to business members.

“Thank you so much for helping our business receive this PPP loan. I am extremely thankful to DCU for being able to ensure that I can hire back my employees and keep my business alive. I feel so lucky that I had DCU on my side.”

John Knowles, MicroVision Labs, Inc.

“DCU was absolutely phenomenal with the PPP application and process. As small business owners, we were concerned and anxious about the process, but DCU’s response and effort reassured us and far exceeded our expectations.”

Michelle and Jonathan Shepard, JMS Electric LLC
Supporting Hospitals & the Patient Community

Now more than ever the healthcare industry deserves our gratitude and appreciation. DCU is honored to support their tireless efforts.

Tufts Medical Center, Boston, MA

DCU's incredibly generous gift in March was the first donation we received to specifically support our response to the coronavirus pandemic. It provided us with the seed funding to launch the Make the Difference Fund, a meaningful way for friends in the community to support our single goal in this pandemic: to save as many lives as possible. Thank you for always being there for us.”

Tufts Medical Center, Boston, MA

Team members participated in the Boston Children's Hospital Annual Corporate Cup via Zoom to bring awareness and raise funds for children receiving treatment.

Our teams logged over 1.7M steps for Brigham & Women's Step Up for Stepping Strong to benefit trauma research and care, and participated in the Walk To End Alzheimer’s Disease.

94 hospitals and healthcare organizations received funding
Children & Families Come First
Our 501(c)(3) nonprofit provides focused support to children-oriented causes. All administrative and volunteer support is donated by DCU, with 98% of net revenue going directly to those most in need. Since 2005, DCU for Kids has provided $20.2M in funding.

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

2020 Support

156 Organizations

531,000 Children Impacted

“
The incredible gift that we have received from DCU for Kids is such an unexpected and very heartwarming act of kindness. This pandemic has strained our resources, nerves, and thrown the lives of our children and families in disarray. With 500 children back in our programs since opening in September, your gift will be used to help our families most in need.”

Boys & Girls Club, Billerica, MA
Empowering Through Education

DCU values the importance of planting seeds through education to grow a better financial future for our members and for children in our communities.

Through EVERFI, our digital learning partner, DCU provided 3,361 students with 15,552 modules and 8,451 members with 4,357 modules of online education.

DCU was selected to be part of a Customer Council and was provided with a virtual credit and budget workshop to deliver to high school students as a benefit of our participation.

DCU sponsored the United Way’s Women’s Initiative Dollar $cholar program and participated in an educational video for students in Central MA.

$800k in donations made to 104 schools in MA & NH

$600k in DCU scholarships/high school & collegiate support

In 2020, virtual financial education seminars were offered to nearly 300 participants from colleges & nonprofits in Worcester, MA.
In the Community
Thank you to our community partners who have served as the heartbeat in our cities and towns in the past year. We are honored to support their efforts.

$2.2M donated to 103 food banks and pantries
150,000 meals sponsored through the Outreach Program

DCU team members celebrate with their Credit Union Kids at Heart Patient Partners after completing this year’s historic 124th Annual Boston Marathon Virtual Experience, raising funds to benefit Boston Children’s Hospital.

The Nashua team signed holiday cards to thank military service members.

Honoring Hometown Heroes
While this year’s Boston 25 News’ “mini” Zip Trips were broadcasted remotely, pre-recorded, and not open to fans – DCU continued to have the honor of recognizing the Hometown Hero Award to individuals or organizations making a difference in their communities.

As the demand continues to rise, the New Hampshire Food Bank has increased food purchasing, doubled meal production, and modified food pantries to serve over 425 agencies including after-school programs, homeless shelters, senior centers, and stationary food pantries. We are so grateful to you for helping us stay true to our mission to feed hungry people.”

New Hampshire Food Bank
Team members donated over $6,000 to a giving fund through the Metrowest Boys & Girls Club’s holiday Adopt A Family program to provide gift cards for families to shop for their children this holiday season.

Through Operation Gratitude, team members assembled 100 paracord survival bracelets for military service members and first responders to use in case of emergency situations.

Marketing team members tended to garden beds for the ASPIRE! Program through Seven Hills Foundation.

DCU supports 305 organizations including:
- Food Pantries
- Veterans initiatives
- Libraries
- Police & Fire Departments
- Homeless Shelters
- Social Service Organizations

DCU donated backpacks and school supplies to Fostering Change in Fitchburg, MA and an afterschool program, Manos Felices, in Lawrence, MA.
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 900,000 members and their families in all 50 states.

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

Awards & Accolades
- DCU named Best In-State Credit Union in NH by Forbes.
- DCU Secured Visa earns spot on CNBC’s “Best Visa Credit Cards of June” list.
- Magnify Money spotlights DCU as only credit union on its “Top-10 Best Savings Accounts of September.”
- DCU’s Earn More Feature receives spotlight in Kiplinger article titled “Find Higher Yields for Your Cash.”
**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 Eastern Time (ET)

**Thursday – Friday**
9:00am – 7:00pm (ET)

**Saturday**
9:00am – 3:00pm (ET)

**Lexington, MA Hours**

**Monday – Wednesday**
8:00am – 4:00pm (ET)

**Thursday – Friday**
8:00am – 6:00pm (ET)

**Saturday**
9:00am – 3:00pm (ET)

**Methuen, MA Hours**

**Monday – Friday**
9:00am – 7:00pm (ET)

**Saturday**
9:00am – 3:00pm (ET)

**Information Center Hours**

**Monday – Friday**
8:00am – 9:00pm (ET)

**Saturday**
9:00am – 3:00pm (ET)

**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

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.