

DCU Rocks!

– Marlborough, MA

2014

ANNUAL REPORT



I love love love DCU Free Checking!

– Hudson, NH

I love that there are no fees and I get reimbursed for ATM transactions!

– Dallas, TX

Anyone currently at any other bank not walk to DCU, and it literally won't be difficult.

I would highly recommend DCU to anyone looking for a car loan.

– Holly Springs, NC

I'm going to refer everyone I know to DCU because of the outstanding service!

– Merrimack, NH

"The customer service, both in person and by phone, have been first class all the way.

– Dracut, MA

I have financed all of my cars that I have bought over the years with DCU.

The auto loan rate was the lowest around. Even the dealership couldn't beat it.

– Boxborough, MA

...back in 2 days! I was approved... Friendly Service.

– Marshfield, MA

Easiest process ever... Refinanced my car with DCU, and it literally took 10 minutes.

...was a pleasure working with... out their products. I found them friendly and knowledgeable about products.

After 30 years, I still love DCU! The service is great and the products are outstanding.

– Lunenburg, MA

...know to DCU because of outstanding service.

Thanks DCU for creating such wonderful products and services.

...car... 10 minutes



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# CHAIR AND PRESIDENT'S REPORT

When you join DCU, you're joining an organization that is committed to being there for you each step of the way to help you achieve your financial goals. We know that everyone has different goals, so we're here to help you reach yours whether it's through reducing your monthly car payment, lowering your credit card interest rate, or simply providing advice and assistance. Members have always been, and will always be, our first priority.

## That's Banking – The DCU Way.

The DCU Way is made up of three simple philosophies that guide each and every DCU team member: people come first; do the right thing; make a difference.

Our commitment to making a difference extends beyond traditional banking and into the communities where our members live and work. We consider it our responsibility to make a positive impact in the communities that we serve through financial education in the classroom, community event sponsorship, volunteer support, or financial support to organizations who are also making a difference. In 2014, we made charitable contributions of over \$2 million to organizations that are just as passionate as we are about serving our communities.

Our membership is the voice of DCU. Through product ratings and reviews, social media, and – most importantly – word of mouth referrals to friends and family, we saw tremendous growth in a number of areas throughout 2014. As we welcome new members to DCU, we remain committed to delivering the industry's best products, services, technology, and overall experience.

## SHARING THE RESULTS OF 2014

In 2014, nearly 1,000 DCU team members worked to demonstrate to our members what DCU could save them. Our priorities continued to be to deliver great value to our members while providing even a greater level of service.

Thanks largely to our members who told their friends and families about DCU, they came to us for help by the thousands. We are so very grateful to have the opportunity to make a difference in the lives of so many people and we promise to do everything we can to earn your continuing loyalty and keep your trust.

DCU ended 2014 with \$5.97 billion in assets and 476,350 members. 76,833 new members joined DCU during the year and we now serve employees or members of more than 900 businesses and organizations and their families. Throughout 2014, we worked to maximize your return as a DCU owner through better rates, new services and product enhancements. Total deposits were \$4.77 billion and total loans under management were \$6.20 billion. Attracted by our competitive loan rates and convenient ways to apply, members opened more than 116,000 loans totaling over \$2.16 billion.



“I have been a member of DCU for over 25 years and have always been completely satisfied with DCU's service and products. I have referred many family and friends to DCU!”

– Lunenburg, MA

## MEMBER PARTICIPATION

Providing members with products and services that can help improve their financial wellbeing is another way we make a difference. In 2014, members chose DCU for a variety of reasons including:

**People Helping People Philosophy** – For more than 100 years, credit unions have existed to help their members by providing financial services. Members pool their savings so that their fellow members can finance their homes, cars, home improvements, education, and many other worthwhile purchases. The interest they pay provides members with savings at a competitive return on their hard-earned money.

**Free Checking** – More than ever, members used DCU as their primary checking account. By year end, 229,551 members considered their DCU Checking account as their primary account, an increase of nearly 19% over 2013. Also, by the end of the year, 171,128 members received direct deposit to their DCU checking accounts. This represents an 18.8% increase from 2013. DCU members, who utilized this service, found that they typically receive their direct deposit up to two days early and over \$5 billion in payroll and Social Security was deposited throughout the year.

**Getting a Home** – Over the course of 2014, DCU helped more than 1,700 members realize the American Dream by helping them purchase or refinance their home. We ended the year with 14,556 members having their mortgages with DCU – an increase of 8% over 2013.

**Affordable Transportation** – Whether it was for a new or pre-owned vehicle, members chose DCU to finance 72,032 vehicles in 2014 – totaling over \$1.3 billion in auto loans.

**Making DCU The First Choice** – According to our annual survey, 66% of our members say DCU is their primary financial institution – an increase of 6% over 2013. And, combined members who are satisfied and/or very satisfied rose to 96.1% – the highest since 2004. Additionally, 93% members surveyed say they are extremely likely and/or very likely to recommend DCU to their friends and co-workers.

**Helping Member Businesses Grow** – DCU made over \$186 million in loans to member-owned businesses in 2014.

**Using DCU Online** – Over 245,000 members (51%) use Online Banking to access their accounts online and over 162,000 members (34%) access their accounts with DCU's mobile app. Over 91,000 people view our website every day – over 33 million page views last year. Members took advantage of DCU's technology and deposited over 1 million checks – totaling over \$974 million – either with Online Check Deposit or Mobile Check Deposit.

Your opinion matters at DCU, that's why we have Member Ratings and Reviews of DCU products and services on our website. Over 3,200 of your fellow members submitted a review to share their thoughts and opinions helping us shape our future products and services.

**The DCU Visa®** – With the option of having a card that offers a low interest rate or a card that provides a low interest rate and rewards – over 47% of DCU members chose to carry one of DCU's Visa cards. In 2014, members used their DCU Visa cards to make over 17 million purchases totaling over \$966 million.

## THE YEAR AHEAD

Planned service enhancements for 2015 include the opening of a third branch in Worcester, MA, relocating our Littleton, MA branch and the installation of image capturing ATMs at all DCU branch locations. Additional initiatives include expanded Mobile Banking and online application options, mobile wallet solutions (including Apple Pay™ and CU Wallet), the introduction of EMV chip credit cards, the integration of a P2P (person to person) payment service and much more to benefit you and your fellow members.

On behalf of the Board of Directors, volunteers, management, and staff, we thank you for using and choosing DCU for your financial needs. Our strength and continued success is because of you. We remain committed to providing you and your fellow members with unparalleled service.



Karyn Brown  
Chair, Board of Directors



Jim Regan  
President / CEO

# SOME OF OUR 2014 ENHANCEMENTS

## PRIMARY SAVINGS RATE INCREASE

To encourage all members to start saving and reward those who do, DCU initiated a permanent pricing change to our Primary Savings Accounts. As of the beginning of 2014, members began earning a higher variable dividend rate on the first \$500 in their accounts. From implementation through December 31, balances in savings accounts have grown 20.4% (\$161.7 million). The number of members with at least \$500 in their Primary Savings grew from 80,641 to 110,507 (37.0%).

## 1% CASH BACK ON VISA® PURCHASES

During 2014, members received well over \$1.1 million cash back on purchases they made between July 4th and Labor Day and then an additional \$1.5 million between Thanksgiving and New Year's Eve when using their DCU Visa Platinum, Platinum Rewards, and Platinum Secured credit cards. This offer was a special thank you to DCU Visa cardholders for their loyalty throughout the year.

## PLUS REFINANCE LOAN

DCU began offering PLUS (Parent Loan for Undergraduate Students) Refinance Student Loans. The PLUS Refinance Loan allows parents and graduate students the option to consolidate their Federal PLUS loans or combine their PLUS Loans with their private education loans giving them the convenience of one monthly payment and possibly save them thousands of dollars in interest. Benefits to the borrower include low interest rates, fixed terms, no prepayment fee, and no origination fee.

## MOBILE APP ENHANCEMENTS

Throughout the year, DCU introduced a number of enhancements to our mobile app for the iPhone® and the Android™ including a check balance widget which allows members to register their devices and choose which accounts they would like to see so that they can get a quick balance check without logging into the app. Additional functions added were an optional “remember password” feature, support for Apple Touch ID (fingerprint) logins, landscape mode, new funds transfer animations, and inbox message deletion capabilities.

## NEW VERSION OF DCU.ORG SITE OPTIMIZED FOR SMARTPHONES

Mid-year, we implemented our first smartphone-optimized pages for the dcu.org website. When using a smartphone, Visitors to any dcu.org web page now automatically see the mobile friendly version of that page, if one exists. Members also have the ability to visit the full (computer/tablet-optimized) website from every page. The mobile site expanded with content and features throughout the year.

## ENHANCED MOBILE BRANCH AND ATM LOCATOR

DCU also introduced an enhanced branch and ATM locator tool in our mobile banking app and our new mobile dcu.org site. The locator helps members find DCU branches and ATMs, CO-OP Shared Branches, and surcharge-free ATMs that are closest to their location anywhere in the US.

## FREE FICO® SCORE FOR ALL MEMBERS

We made this service available free to all DCU members regardless of account relationship. By year-end, 173,411 members were signed up to receive their monthly scores.



“Thank you for this amazing phone app! I can transfer funds between my checking and savings accounts with ease and check my balances anytime!”

– Andover, MA

# SOME OF OUR 2014 ENHANCEMENTS - CONTINUED

## NEW DCU REALTY AND DCU INSURANCE WEBSITES

In the fall, we introduced a new look for both the DCU Realty and DCU Insurance websites to make it easy for members to get the information they need. The DCU Realty site features a new MLS (Multiple Listing Service) system that is more attractive, robust, and provides users with larger property photos. The DCU Financial site includes current market commentary, various financial calculators, and other dynamic content and educational resources for investing members.

## ACCOUNT MANAGER ENHANCEMENTS

New enhancements to Account Manager for 2014 included introducing a new text alert that allows members to receive a text advising them that their Visa statement is ready. Additional enhancements include a balance transfer payment tracking method, as well as a travel notification feature which allows members to notify DCU of their travel plans. This allows DCU to provide uninterrupted credit/debit card service to the member since their cards would be used out of their typical spending patterns.

## NEW BRANCHES IN LEXINGTON AND BURLINGTON

In 2014, DCU opened a new branch in Lexington, MA and relocated our Burlington, MA branch. Our branch network now totals 21 branch locations. All of our branches play a vital role in the community by assisting members with their financial needs, as well as making a difference in the community through charitable and educational initiatives.

## PIN ISSUANCE AT BRANCHES

Mid-year, we began providing immediate member access to their PINs upon opening new memberships. After an introductory online banking login process, a member's PIN is now available in Account Manager for a limited time. This complements the instant issuance of debit and credit cards currently being provided at branches.

## IMAGE CAPTURE ATMS

In the second half of the year, we began upgrading DCU ATMs with new software that allow the ATMs to accept both cash and check deposits without an envelope. Members now receive an image of the check on their receipt. These upgrades will continue for all DCU owned and operated ATMs throughout 2015.



“This new branch is a welcome addition to the list of local branch offices. I’ve been a member since 2008 and the Lexington branch is now the most convenient for me to use!”

— Lexington, MA

# DCU IN THE COMMUNITY

At DCU, we're committed to making a meaningful and positive contribution to the individuals, families, businesses and communities that make us who we are. Because of this, we have made a significant commitment to invest in and give back to the communities that our members work and live in.

Among our efforts in 2014 were:

## DCU FOR KIDS

With a successful annual Golf Classic, raffles, and other events, our charitable foundation raised and donated over \$1 million for charities benefiting children in 2014. The largest of our 100+ beneficiaries were Boys and Girls Clubs throughout New England, Children's Hospital Boston, Autism Speaks, the Cam Neely Foundation for Cancer Care, and the Boomer Esiason Foundation for Cystic Fibrosis. 98 cents of every dollar goes directly to children and families in need. All administrative and volunteer support is donated by DCU.

## REACH OUT FOR SCHOOLS

This non-profit raises money from membership fees and donations to support schools and classrooms in communities where its members live. DCU provides staff and financial support to the group.

## DCU MEMORIAL SCHOLARSHIPS

Each spring since our program began in 1996, DCU awards scholarships to graduating high school seniors judged most likely to excel at a college or university. In 2014, there were a total of 35 scholarships awarded.

## SUPPORTING FINANCIAL SERVICE STARTUPS

In 2014, DCU and Workbar launched the DCU Center of Excellence in Financial Services located in Boston. The Center serves as a knowledge center and collaborative workspace for financial startups by offering month-to-month workspace, industry-specific mentorship, access to senior-level executives at DCU, programming, resources, and networking to its members. Since its launch, the Center has established a core group of growing FinTech startup companies whose focus is on credit scoring, wealth management, and investing.

## CHARITABLE CONTRIBUTIONS

DCU's primary charitable initiative is directed towards supporting programs that provide a health, welfare, or social service for children; or provide educational programs or services that primarily benefit children. Throughout the year, we partnered and financially supported over 100 local causes, educational programs, and events that had a positive impact on the lives of children.

## CLASSROOM ADOPTIONS

We supported 60 local public elementary school classrooms in DCU branch communities in cooperation with Adopt-A-Classroom with emphasis on special needs and special needs-inclusion classrooms.

## IN-SCHOOL FINANCIAL EDUCATION

DCU provided free financial education to students in several New England high schools. Throughout the year, DCU also taught students what it's like to live in the "real" world by hosting and participating in CU 4 Reality Financial Education Fairs.

## DCU HOMETOWN HERO

Partnering with FOX25, DCU recognized individuals throughout the summer of 2014 for making a difference in their community by awarding them with the DCU Hometown Hero Award. This award was presented to a New England resident for their courage, outstanding achievements, and contributions to make his or her community a better place to live.

## MEMBER OF THE WORCESTER ALLIANCE FOR ECONOMIC INCLUSION

An FDIC organized effort to bring un-banked citizens into the financial mainstream. The focus is on expanding basic retail financial services including savings accounts, affordable remittance products, small-dollar loan programs, targeted financial education programs, alternative delivery channels, and other asset-building programs.

"I am grateful and humbled that you have assisted in my future college ventures by giving me this Scholarship. I plan to use this Scholarship towards achieving my goals in life."

— Worcester, MA



# CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION

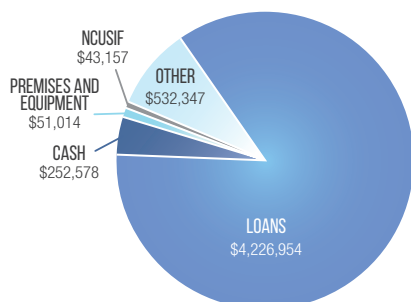
December 31,	2014	2013
<b>Assets:</b>	[in thousands]	
Cash and cash equivalents	\$ 252,578	\$ 411,217
Deposits in Corporate Federal Credit Union	44,000	69,000
Securities - Available-for-Sale	381,094	366,042
Other Investments	42,058	42,058
Loans Held-for-Sale	32,655	13,994
Loans, Net	5,088,193	4,226,954
Accrued Interest Receivable	16,061	15,231
Premises and Equipment, Net	51,014	52,160
NCUSIF Deposit	43,157	39,313
Other Assets	16,029	16,848
<b>Total Assets</b>	<b>\$ 5,967,289</b>	<b>\$ 5,252,817</b>

Liabilities and Members' Equity		
<b>Liabilities:</b>		
Members' Share and Savings Accounts	4,773,483	4,237,830
Borrowed Funds	615,000	510,000
Accrued Expenses and Other Liabilities	41,547	38,281
<b>Total Liabilities</b>	<b>\$ 5,430,030</b>	<b>\$ 4,786,111</b>

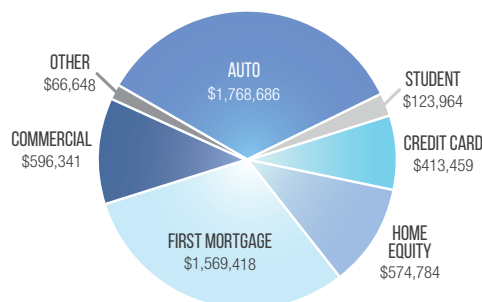
Commitments and Contingent		
<b>Members' Equity:</b>		
Regular Reserves	100,227	100,227
Undivided Earnings	440,207	369,386
Accumulated Other Comprehensive Loss	(3,175)	(2,907)
<b>Total Members' Equity</b>	<b>\$ 537,259</b>	<b>\$ 466,706</b>

<b>Total Liabilities and Members' Equity</b>	<b>\$ 5,967,289</b>	<b>\$ 5,252,817</b>
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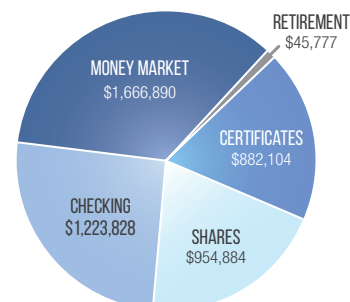
## ASSETS



## LOANS TO MEMBERS



## MEMBER SAVINGS



To view the full 2014 Audited Financial Statements, visit [dcu.org](http://dcu.org)



# CONSOLIDATED STATEMENTS OF INCOME

December 31,	2014	2013
<b>Interest Income:</b>	[in thousands]	
Loans	\$ 185,246	\$ 180,981
Securities, Interest Bearing Deposits and Cash Equivalents	3,838	3,457
<b>Total Interest Income</b>	<b>\$ 189,084</b>	<b>\$ 184,438</b>
<b>Interest Expense:</b>		
Members' Share and Savings Accounts	26,528	24,001
Borrowed Funds	9,674	6,859
<b>Total Interest Expense</b>	<b>\$ 36,202</b>	<b>\$ 30,860</b>
<b>Net Interest Income</b>	<b>\$ 152,882</b>	<b>\$ 153,578</b>
<b>Provision For Loan Losses</b>	<b>\$ 11,650</b>	<b>\$ 17,500</b>
Net Interest Income After Provision for Loan Losses	141,232	136,078
<b>Non-Interest Income</b>		
Service Charges and Fees	11,118	13,720
Interchange Income	27,182	20,499
Other Non-Interest Income	9,771	7,849
Net Gain on Sale of Loans	2,678	4,905
Net Gain on Sale of Securities	–	1,281
<b>Total Non-Interest Income</b>	<b>\$ 50,749</b>	<b>\$ 48,254</b>
<b>Non-Interest Expense</b>		
Employee Compensation and Benefits	59,001	54,374
Office Occupancy and Operations	35,252	31,757
Share Insurance Premiums	–	3,145
Other Operating Expenses	25,751	23,919
Net Loss on Sale of Foreclosed Assets	1,156	1,480
<b>Total Non-Interest Expense</b>	<b>\$ 121,160</b>	<b>\$ 114,675</b>
<b>Net Income</b>	<b>\$ 70,821</b>	<b>\$ 69,657</b>

# BOARD OF DIRECTORS

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**KARYN BROWN**

Chair

**STEVEN EDDLESTON**

Secretary

**FRANK BRANCA**

Director

**DAVID GARROD**

Vice Chair

**HARRIET COHEN**

Treasurer

**GIM HOM**

Director

# SUPERVISORY COMMITTEE

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**SCOTT GORDON**

Chair

**CATHY GIUNTA**

**CARLO CESTRA**

# MANAGEMENT

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**JAMES REGAN**

President  
Chief Executive Officer

**DAVID ARAUJO**

Vice President  
Information Systems

**DEBBIE TAVERNA**

Vice President  
Consumer Lending

**TIM GARNER**

Senior Vice President  
Marketing and Strategy

**CALEB COOK**

Vice President  
Mortgage Lending

**MIKE WINTER**

President / CEO  
FiVision

**STEVE MACKOWITZ**

Senior Vice President  
Commercial Lending

**DAVID DEWITT**

Vice President  
Risk Management

**KIM CHAGNON**

Director  
DCU Realty

**CAROL RAPOSA**

Senior Vice President  
Branch Services

**JANE FONTAINE**

Vice President  
Human Resources

**DENNIS MURPHY III**

Director  
DCU Insurance

**CRAIG ROY**

Senior Vice President  
Retail Lending

**LAURIE LACHAPELLE**

Vice President  
Finance

**MARIANNE ZAWACKI**

Director  
DCU Financial

**JULIE MORAN**

Vice President  
Support Services

# PRODUCTS AND SERVICES

## PERSONAL BANKING

### LOANS

Apply online or by phone 24-hours a day

- Auto, Boat, Recreational Vehicle, Motorcycle, Personal Aircraft, and more
- Visa® Platinum, Visa Platinum Rewards, and Visa Platinum Secured Credit Cards
- Private Student Lending Solutions
- Mortgages, Home Equity Loans and Lines
- Personal, Consolidation, Savings, Certificate, and Stock-Secured Loans

### SAVINGS

Account opening and online access 24-hours a day

- Savings, Checking, Money Market, and Certificates
- Ltd Savings Account
- Individual Retirement Accounts
- Holiday Club and Member Described Accounts
- Trust and UTMA Accounts

### SPECIAL PROGRAMS

- Mobility Vehicle and Access Loans
- Financial Wellness and Recovery Program
- Skip-A-Payment
- Auto Buying Service

### ACCOUNT ACCESS AND OTHER SERVICES

- Online Banking with Bill Payer
- Mobile Banking
- Online Deposit
- DCU Visa Check Card and ATM Card
- Easy Touch Telephone Teller
- Overdraft Protection Service
- CashEdge Funds Transfer Service
- Domestic and International Money Wires
- Money Orders and Travelers Cheques

## EDUCATION AND INFORMATION

- DCU eNEWS
- *StreetWise* Consumer Education Program
- *Members' Monthly* Newsletter
- *Show Me* Website and Newsletter
- *Barnyard Cents* Website and Newsletter
- Auto Buying Research Services
- Online Calculators

## BUSINESS BANKING

### LOANS

- Lines of Credit and Term Loans
- Investment Property Equity Lines and Loans
- Commercial Mortgages
- Construction Mortgages
- Auto, Business Vehicle, and Business Equipment
- Visa Business Platinum
- SBA Loans

### SAVINGS

- Free and Premier Business Checking
- Savings, Money Market, Certificates, Ltd Savings Accounts
- SEP and SIMPLE IRAs

### ACCOUNT ACCESS AND OTHER SERVICES

- Online Banking
- Business Visa Check Card
- Online Federal Tax Payments (EFTPS)
- Merchant Credit Card Referral Services
- Payroll Services

“I switched to DCU from one of the BIG banks and have never been happier. They refund your ATM fees and give you personal service.”

*Manchester, NH*



# DCU BRANCH LOCATIONS

## MASSACHUSETTS BRANCHES

### ACTON

100 Powdermill Road  
Acton, MA 01720

### ANDOVER

209 North Main Street  
Andover, MA 01810

### BURLINGTON

91 Middlesex Turnpike  
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

1123 Central Street  
Leominster, MA 01453

### LEXINGTON

1751 Mass Avenue  
Lexington, MA 02420

### LITTLETON

255 Great Road  
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

### TYNGSBOROUGH

378 Middlesex Road  
Tyngsborough, MA 01879

### WALTHAM

130 Lexington Street  
Waltham, MA 02452

### WESTBOROUGH

18 Lyman Street  
Westborough, MA 01581

### WORCESTER

131 Gold Star Boulevard  
Worcester, MA 01606

### WORCESTER

225 Shrewsbury Street  
Worcester, MA 01604

## NEW HAMPSHIRE BRANCHES

### HUDSON

275 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

## BRANCH HOURS

### Monday – Wednesday

9:00am – 5:00pm

### Thursday – Friday

9:00am – 7:00pm

### Saturday

9:00am – 3:00pm

### Lowell & Manchester Branch Hours:

### Monday – Wednesday

9:00 am – 5:00pm

### Thursday – Friday

10:00am – 6:00pm

### Saturday

9:00am – 3:00pm

### Lexington Branch Hours:

### Monday – Wednesday

8:00 am – 4:00pm

### Thursday – Friday:

8:00 am – 6:00pm

### Saturday

9:00am – 3:00pm

## INFORMATION CENTER

## HOURS

### Monday – Friday

8:00am – 9:00pm

### Saturday

9:00am – 3:00pm

## DON'T SEE A DCU BRANCH IN YOUR COMMUNITY?

Easily bank at home with Online Banking or on the go with our Mobile Banking App for iPhone, iPad, and Android.

- **Financial Planning** – Retirement, college, estate and wealth transfer, trust services, and asset management
- **Investing Services** – 401(k) and IRA rollovers, professional money management, mutual funds and annuities, stocks and bonds, unit investment trusts
- **Insurance** – long-term care, term and universal life, and accidental death

Securities and advisory services offered through LPL Financial, a Registered Investment Advisor, Member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. DCU and DCU Financial are not registered broker/dealers, nor are they affiliated with LPL Financial.

Not NCUA Insured.

Not Credit Union Guaranteed.

May Lose Value.

## DCU Insurance

**AUTO • HOME • PROPERTY • LIABILITY**

Direct independent agency services in CO, CT, GA, ME, MA, and NH. Policies in other states available through direct affinity programs of national insurance carriers.

- Personal Automobile
- Homeowners / Condo Owners
- Renters, Dwelling Fire, and Flood
- Umbrella Liability

Property and casualty insurance provided by DCU Insurance (DCU Financial Insurance Services, LLC), a subsidiary of DCU. Business conducted with DCU Insurance is separate and distinct from any business conducted with the credit union. Remember that any insurance required as a condition of the extension of credit by the credit union need not be purchased from DCU Insurance but may, without affecting the approval of the application for credit, be purchased from an agent or insurance company of the member's choice. Insurance products are not deposits of Digital Federal Credit Union (DCU) and are not protected by the NCUA. They are not an obligation of or guaranteed by the credit union and may be subject to risk. Any questions or concerns regarding this relationship may be addressed to the Office of Consumer Affairs.

## DCU REALTY

Full-service realty specialists to help you buy or sell a home or condo. List "By Owner" homes for sale nationwide on [dcuhomes.com](http://dcuhomes.com), or in the Massachusetts and New Hampshire Multiple Listing Services. Our relocation service helps members in all 50 states.



“The best insurance I’ve got after comparing to a wide range of other insurance providers!”

– Boston, MA

DCU Rocks!

– Marlborough, MA

Easiest process ever.  
Refinanced my car loan  
with DCU, and it literally  
took 10 minutes.

The auto loan rate was  
the lowest around.  
Even the dealership  
couldn't beat it.

– Boxborough, MA

...it get any better? Seriously, everything  
...ng. Free credit score, free checking,  
...es, absolutely stellar customer service.

– Cranberry, PA

After 23 years with this Credit Union,  
the service is still top notch. Thank  
you for all the wonderful service!

– Alpharetta, GA

Anyone currently at any  
other bank should **RUN**,  
not walk to DCU. You  
won't be disappointed!

– Merrimack, NH

After 30 years, I still love  
DCU! The service is great and  
the products are outstanding!

– Lunenburg, MA

I love love love  
DCU Free Checking!

– Hudson, NH

Thanks DCU for creating such  
wonderful products and services!

– Winsters, MA

I have financed all my cars  
that I have bought over the  
years with DCU.

I'm going to refer  
everyone I know to DCU  
because of the  
outstanding service!

– Merrimack, NH

I would highly  
recommend DCU to  
anyone looking for a  
car loan.

– Holly Springs, NC

"The customer service, both  
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