

2018
annual report **DCU**SM

A photograph of a family of three in a grassy field at sunset. A woman with long red hair is running towards the left, holding a colorful kite with a long tail. A man in a plaid shirt is carrying a young girl on his shoulders; she is holding the kite string. The sky is filled with warm, golden light from the setting sun.

putting
our
members
first.

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“At first, I didn’t think I would be able to refinance and was really wondering what I was going to do to better the situation with a car I had. I called DCU and explained the situation to them and within the hour, I refinanced my payment and the interest rate was cut in half. I couldn’t be happier right now!”

— New Ipswich, NH

chair & president's report



Why do more than 800,000 members trust and turn to DCU for their banking needs? It's because each and every day, DCU team members collectively share a vision of helping all members achieve their financial goals collaboratively. This single-sentence statement outlines the inspirational change we strive to accomplish. We understand that no two members' goals are alike. That's why our team takes the time to fully understand what means the most to our members and provide personalized advice to help them achieve their dreams – no matter how big or small.

To achieve our vision, we conduct our business The DCU Way. This mindset consists of three simple philosophies to guide each and every DCU Team member:

- **People Come First** – This is true of our members and our employees.
- **Do the Right Thing** – Serve members and give them choices in their best interests.
- **Make a Difference** – Make a meaningful, positive difference in members' lives.

We bring these philosophies to life every day, both through our staff and the wide variety of innovative products and services we offer. Whether members visit us at a branch, speak to us on the phone, email or online chat, our team is committed to helping them meet their financial needs, while saving them time and money. 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.

Making a difference also means making 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. In 2018, we proudly made several million dollars in charitable donations to organizations that, like DCU, are making a difference.

Sharing the results of 2018

In 2018, over 1,300 dedicated team members from DCU worked to show our members what we could save them. Our priorities continued to be delivering great value to our members while providing an even greater level of service in all that we do. Thanks largely to existing members who told their friends and families about DCU, new members came to us for help by the thousands. We're humbled 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 2018 with \$8.53 billion in assets and 802,007 members. 128,638 new members joined DCU during the year – an increase of nearly 13% over 2017. We now serve employees or members of more than 800 businesses and organizations and their families. Throughout 2018, we worked to maximize your return as a DCU owner through better rates, new services, and product enhancements. Total deposits were \$7.05 billion and total loans under management were \$10.51 billion. Attracted by our competitive loan rates and convenient ways to apply, members opened more than 183,062 loans totaling over \$3.6 billion in 2018.

Member participation

Providing members with products and services that can help improve their financial well-being is another way we made a difference. In 2018, members chose DCU for a variety of reasons including:

A Trusted & Reliable Partner – According to our annual survey, 90% of our members consider DCU as a trusted financial services provider. Additionally, 93% of members say they are either satisfied or very satisfied with the service they receive from DCU. New members often share that the desire for this type of relationship is what brought them into the credit union.

Member Referrals – In 2018, members used our automated member referral system to share DCU with over 22,000 individuals and by year-end, more than half of those referred opened a membership. The long-term success of the credit union is closely tied to the loyalty of members like yourselves who actively recommend DCU.

Free Checking – More than ever, members used DCU for their primary checking account. By year end, 340,048 members considered their DCU checking account as their primary account, an increase of over 11% over 2017. Also, by the end of the year, over 415,000 members received over \$15 billion in payroll and Social Security direct deposits to their DCU checking accounts. This represents a 15% increase in volume from 2017. DCU members who utilized this service found that they typically receive their direct deposit up to two days early.

Getting a Home – Over the course of 2018, DCU helped more than 2,371 members realize the American Dream by helping them purchase or refinance their home. We ended the year with 18,772 members having their mortgages with DCU – an increase of 4% over 2017.

Affordable Transportation – Whether it was for a new or pre-owned vehicle, members chose DCU to finance 92,069 vehicles in 2018 – totaling over \$1.7 billion in auto loans.

Helping Member Businesses Grow – DCU made over \$353 million in loans to member-owned businesses in 2018.

DCU Visa® Platinum – Our competitive low interest rate and rewards credit cards are so popular, that nearly half of all DCU member households choose to carry one. During the year, members used their DCU Visa cards to make over 41 million purchases totaling over \$2 billion in online or in-person transactions – double the activity in 2017. Plus, throughout the year, nearly 39,000 members took advantage of transferring over \$107 million from their existing high rate credit or store card balances to a DCU Visa credit card.

Using DCU Online – In 2018, over 730,000 members used either Online Banking or DCU's mobile app to access their accounts. On average, over 176,000 people visit our website every day – with over 64 million-page views throughout 2018. Members took advantage of DCU's Online Deposit technology and deposited over 1.6 million checks totaling over \$1.5 billion using their smartphones, tablets, or PCs.

Your Opinion Matters at DCU – That's why we have member ratings and reviews of DCU products and services on our website. In 2018, over 26,000 of your fellow members submitted reviews to share their opinions about the products and services that DCU offers. Of the reviews that were shared on DCU's website – the average rating was 4.5 out of 5 stars and 89% of those reviewers would recommend DCU to a family member, friend, or co-worker!

The year ahead

Planned service enhancements for 2019 include a commitment to providing even more tools and resources that will help our members save money and spend smarter. This includes the launch of innovative new digital banking services that leverage the latest in machine learning and financial planning practices to help members identify the financial choices and decisions that can accelerate the path towards achieving their goals.

Other initiatives include a complete redesign of DCU.org to improve the member experience and expand our education and planning resources; enhancements to both our checking accounts and certificate offerings; the opening of a new state of the art Member Service Center in Methuen, MA; as well as additional product offerings and benefits.

In closing

As we enter our 40th year of operation, the continued success of DCU is because of you – our members. On behalf of the Board of Directors, volunteers, management, and staff, we thank you for choosing and using DCU for your financial needs. In 2019, and the years to come, you have our unwavering commitment to provide exceptional member service and a team of caring individuals that delivers on that promise each and every day.



Karyn Brown
Chair, Board of Directors



Jim Regan
President/CEO

"Free is always good, especially when there are no hidden fees or charges or minimum to have in your account. DCU makes it easy for me and my family to be able to save money. DCU is the right choice."

— Worcester, MA

benefits and enhancements



Making every dollar count for DCU members

After an extensive review of fees in early 2017, we made several changes to reduce fees and increase member benefits which equated to almost \$4 million in overall give back to our members. In 2018 we identified additional benefits to add to make DCU's checking accounts even more valuable. We not only simplified the qualifications to reach the Plus and Relationship levels, but also increased the monthly ATM surcharge reimbursement for both levels. These additional benefits to members equate to approximately \$6.5 million, which includes ATM surcharge reimbursements, foreign currency fee savings, check returned savings, overdraft savings, stop payment fee savings, and the loan discount savings.

Helping members achieve their savings goals

Saving money for planned purchases, unexpected expenses, or retirement is hard enough. To encourage all members to start saving and further reward those who do, DCU members are earning a higher dividend rate on the first \$1,000 in their Primary Savings account. During 2018, we increased the dividend rate paid from 5.12% APY to 6.17%, making it one of the highest savings rates in the country. Members found this to be valuable and we saw balances grow throughout 2018. Members earned over \$14 million in dividends as a result. By year end, the number of members with at least \$1,000 in their Primary Savings stood at over 195,000. To further encourage members to save, we introduced a prompt in Mobile Banking offering users an easy and convenient way to transfer funds to their Primary Savings account. The second phase of this enhancement was launched in early December and provided members the opportunity to build emergency savings using goal-based recurring transfers.

Online Banking and mobile app enhancements

Throughout the year, DCU introduced a number of enhancements to both Online Banking and our mobile app to ensure members continue to have a robust banking experience, 24/7. Online Banking improvements included an upgrade to a responsive design platform that seamlessly adjusts to fit any device's screen. Additional new features

included the ability to reorder accounts, the ability to edit Schedule Recurring Transfers (SRTs), and full functionality when accessing Online Banking through a mobile device. Mobile app improvements included strengthening the Multifactor Authentication process to further safeguard and protect our members' data; the deployment of a two-way messaging system with Visa to manage fraud; and the integration of DCU's Money Management tool.

DCU Money Management

DCU has a commitment to providing valuable tools and resources that will help our members save money and spend smarter. In 2018, we introduced Money Management, a powerful budgeting tool easily accessible in both Online Banking and the Mobile App. Key features include the ability to see all accounts – even those with other financial institutions, budget tracking, trends in an individual's spending habits, and setting financial milestone goals.

Voice banking

In today's fast-paced, technology-driven world, our members are constantly looking for easier ways to bank, which is why we introduced voice banking capability as an added feature to our existing online and mobile banking services in late November of 2018. By simply speaking a command using the DCU skill found on Alexa or Google, members can hear their account balances or their recent transaction history for their savings, checking, credit card, and loan accounts. In addition to being cutting-edge, the technology is revolutionary for those who may be either visually impaired, unable to leave their homes, or use keyboards or smartphones to conduct their banking.

Mortgage e-closings

In 2018 we expanded our full e-Closing pilot program beyond Florida and have successfully completed several variations of electronic transactions in Texas and Virginia. In December of this year, we successfully completed a remote e-Closing in Virginia, which was the first state to pass a remote online notary law in 2017. Our member joined the closing via webcam from their home and a remote online notary digital stamped the deed. We will continue to expand our e-Closing strategy to other states as they pass and operationalize similar laws.

EVERFI online financial education program

DCU's existing relationship with EVERFI to provide financial education curriculum to local high school students in the classroom was expanded in 2018 to include online education modules for all members. These financial education modules include several topics ranging from basic savings education to retirement planning and home ownership. Twenty-one schools are active in the program with nearly 900 students participating. Thirteen additional schools have committed to providing the program to their students in the upcoming school year. In late June of 2018, DCU began offering a consumer version of the EVERFI program to our entire membership base. 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 end of the year, over 9,000 members utilized the EVERFI platform to help with making more informed financial decisions when managing their money.

DCU financial wellness score widget

To help members gain a better understanding of their financial well-being, we developed a new interactive widget that is found on the desktop homepage of dcu.org. The widget provides a personalized Financial Wellness Score using methodology developed by the Consumer Financial Protection Bureau (CFPB) to members or visitors who answer 11 simple questions. In addition to their Financial Wellness Score, members/visitors are able to see how their score compares to different U.S. group averages broken down by age, household income, and/or employment status. Members/visitors also receive tips on how they can improve their Financial Wellness Score by taking advantage of other DCU financial well-being resources including DCU's Education Center powered by EVERFI or through our partnership with BALANCE.

Short-term, small amount loans

A component of doing the right thing for our members is ensuring that they have the right suite of offerings for those who may be struggling to manage their day-to-day financial health. Today, many consumers who need short-term financing, including DCU members, are forced to utilize options that include high cost title lenders, predatory payday lenders, pawnbrokers, or high rate credit card cash advance programs. Late in the first half of 2018, we rolled out a short-term, small-dollar loan product, called Quick Loan, for members who currently rely on expensive short-term borrowing programs. The DCU program allows members to borrow up to \$1,000 for a maximum of six-months at a rate of 22%. Through the end of the year, 7,200 loans have been funded totaling \$6.4 million.

DCU Cares disaster recovery program

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. This program was enacted for four disasters in 2018: the Merrimack Valley Gas Explosions, Hurricanes Florence and Michael, and the California Wildfires. Eligible members received automatic reimbursements for ATM transaction fees and waivers on overdraft fees through the end of the year. In addition, those needing financial assistance in recovery and reconstruction were offered interest-free loan options. Members were also made aware of DCU's partnership with BALANCE, which offers personalized counseling and online resources. In total, DCU made 45 emergency loans totaling \$394,998, provided relief options for 75 members with existing loans, and waived \$83,897 in fees as part of the program.

"Nowhere else will you find a **higher APR** on a savings account. **It's really a no brainer!** Worth saving \$1,000 and tucking it away. **A+ on this product.** Thank you, DCU!"

— Tampa, FL

DCU in the community

At DCU, we remain committed to making meaningful and positive contributions to the communities that we serve. Among our efforts in 2018 were:

DCU for Kids

With a successful annual Golf Classic, raffles, and other events, our charitable foundation raised and donated nearly \$2 million to charities benefiting children in 2018. The largest of our 160+ beneficiaries were Boys & Girls Clubs throughout New England, Autism Speaks, Special Olympics, Dana-Farber Cancer Institute, Make-A-Wish Foundation, and Boston Children's Hospital. 98 cents of every dollar goes directly to children and families in need. All administrative and volunteer support is donated by DCU.

DCU for Kids scholarships

Each spring since our program began in 1996, DCU has awarded scholarships to graduating high school seniors judged most likely to excel at a college or university. In 2018, 75 scholarships were awarded totaling \$137,000.

Supporting in-school financial education

During 2018, DCU expanded our partnership with EVERFI, a leading financial technology company, to bring financial education curriculum to local high school students. EVERFI's technology platform teaches, assesses and certifies students in critical life skills. Through the partnership, students receive this valuable education at no cost to the school. During the 2018 school year, DCU sponsored the EVERFI program in 21 schools with 874 students participating. Additionally, in cooperation with Adopt-A-Classroom, we supported and donated to 150 public elementary school classrooms in DCU branch communities. We placed an emphasis on special needs and special needs-inclusion classrooms.

Fostering FinTech startups

Since launching in 2014, The DCU FinTech Innovation Center has become the leading sponsor of FinTech startups in New England. The Center, which is fully funded by DCU, focuses on helping startups gain initial customer traction and provides these companies with free mentorship, workspace, community, and a professional network. 2018 saw many of the center's participant startups sign new or expanded deals with credit unions and other financial service providers. 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.

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 causes, educational programs, and events that had a positive impact on the lives of children. Making a difference in our communities also means collaborating with organizations to help create housing, education, and economic opportunities for children and families that are most in need.

DCU supported local organizations specializing in assisting children and families in need of transitional housing, clothing, counseling, and job training. We collaborated with police departments, fire departments, and libraries to assist with after school programs and initiatives geared towards fostering the development of children.

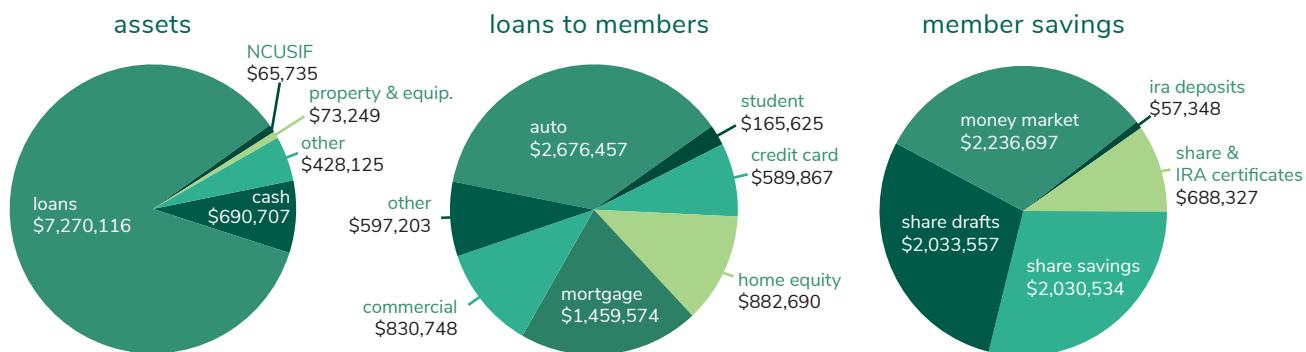
Through our donations to hospitals, our hope is to provide comfort to patients undergoing treatment, ease the burden of a prolonged hospital stay, and help the healing process both during and after treatments. DCU's support helps patients and families focus more on what is really important and less on life's everyday stressors. Our giving extends locally, regionally, and nationally to hospitals to help in advancing the understanding, diagnosis, treatment, cure, and prevention of diseases that affect families.

DCU is also committed to helping end hunger in many of the communities our employees and members work and reside. We accomplish this through financially supporting 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.

Veterans' organizations provide important and ongoing support to the brave men and women who have served our country. Recognizing the special sacrifices that both veterans and families have made, DCU's goal is to honor and support our military heroes by continuing to create new opportunities in the areas of health, employment, and housing through partnerships with organizations that are providing the highest quality services.

consolidated statements of financial condition as of December 31, 2018 (in thousands)

Assets	2018	2017
cash and cash equivalents	\$ 690,707	\$ 1,100,810
deposits in corporate federal credit union	10,000	28,000
securities - trading	181,475	187,111
securities - available-for-sale	119,334	219,719
other investments	34,192	38,737
loans held-for-sale	129,078	78,738
loans, net	7,141,038	6,417,021
accrued interest receivable	28,627	23,812
premises and equipment, net	73,249	71,186
ncusif deposit	65,735	61,155
other assets	54,497	46,089
total assets	\$ 8,527,932	\$ 8,272,378
Liabilities and Members' Equity		
liabilities		
members' share and savings accounts	\$ 7,046,463	\$ 6,754,205
borrowed funds	535,000	645,400
accrued expenses and other liabilities	103,160	94,666
total liabilities	\$ 7,684,623	\$ 7,494,271
Commitments and Contingent members' equity		
regular reserves	\$ 100,227	\$ 100,227
undivided earnings	743,331	678,811
accumulated other comprehensive loss	(249)	(931)
total members' equity	\$ 843,309	\$ 778,107
total liabilities and members' equity	\$ 8,527,932	\$ 8,272,378



The Consolidated Statements of Financial Condition and accompanying graphs are unaudited. To view the 2018 Audited Financial Statements, visit dcu.org.

consolidated statements of income as of December 31, 2018 (in thousands)

	2018	2017
Interest Income		
loans	\$ 306,968	\$ 266,392
securities, interest bearing deposits and cash equivalents	25,556	13,729
total interest income	\$ 332,524	\$ 280,121
Interest Expense		
members' share and savings accounts	49,229	38,386
borrowed funds	12,789	14,022
total interest expense	\$ 62,018	\$ 52,408
net interest income	\$ 270,506	\$ 227,713
Provision for Loan Losses	\$ 70,500	\$ 41,500
net interest income after provision for loan losses	200,006	186,213
Non-Interest Income		
service charges and fees	23,842	18,678
interchange income	42,638	38,213
other non-interest income	12,752	7,800
net gain on sale of loans	2,325	(5,810)
total non-interest income	\$ 81,557	\$ 58,881
Non-Interest Expense		
employee compensation and benefits	98,332	79,680
office occupancy and operations	54,309	44,560
other operating expenses	62,948	44,070
net loss on sale of investments	1,454	605
total non-interest expense	\$ 217,043	\$ 168,915
net income	\$ 64,520	\$ 76,179

The Consolidated Statements of Financial Condition and accompanying graphs are unaudited. To view the 2018 Audited Financial Statements, visit dcu.org.

products & services

Personal Banking

Loans

Apply online or by phone 24-hours a day

- Auto, Boat, Recreational Vehicle, Motorcycle, Solar, Personal Aircraft, and more
- Visa Platinum, Visa Platinum Rewards, and Visa Platinum Secured Credit Cards
- Private Student Lending and Refinance Solutions
- Mortgages, Home Equity Loans and Lines
- Personal, Debt Consolidation, Savings-Secured, Certificate-Secured, Stock-Secured, and Quick 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
- DCUPay
- Apple Pay®
- Android Pay®
- Samsung Pay
- People Pay
- Voice Banking
- DCU Visa Debit Card and ATM Card
- Card Settings
- Easy Touch Telephone Teller
- Text Alerts

- Overdraft Protection Service
- CashEdge Funds Transfer Service
- Domestic and International Money Wires
- Money Orders and Travelers Cheques

Education and Information

- StreetWise Consumer Education Program
- Members' Monthly Newsletter
- Show Me Website and Newsletter
- Barnyard Cents Website and Newsletter
- Know The Risk Monthly Article
- Auto Buying Research Services
- BALANCE Financial Wellness Program
- 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 and Mobile Banking
- Business Visa Check Card
- Online Federal Tax Payments (EFTPS)
- Merchant Credit Card Referral Services
- Payroll Services

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 Mass 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

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

257 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

Lexington, MA hours

Monday – Wednesday

8:00am – 4:00pm

Thursday – Friday

8:00am – 6:00pm

Information Center hours

Monday – Friday

8:00am – 9:00pm

Saturday

9:00am – 3:00pm

Not near a branch?

Use online or mobile banking

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



Try a CO-OP shared branch

Find a CO-OP Shared Branch near you by using our Branch/ATM Locator at dcu.org/locations.

Find an ATM near you!

Access over 80,000 ATMs surcharge-free nationwide displaying any of these logos:

Allpoint® | SUMSM | CO-OPSM

Find ATMs at dcu.org/atm



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.



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

"Online Banking is user friendly and it's enhanced my banking experience. I like the fact that I can deposit a check from wherever I am without visiting a branch. What a convenience!"

— Dayville, CT

board of directors

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Commercial Lending

Laurie LaChapelle
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Mortgage Lending



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Marlborough, MA 01752

www.dcu.org
800.328.8797

NMLS#: 466914

In Your Community Report: dcu.org/community

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