

growing together

Year-End 2020 | Community Report

Insured by NCUA

Planting the Seeds for a Better Future

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

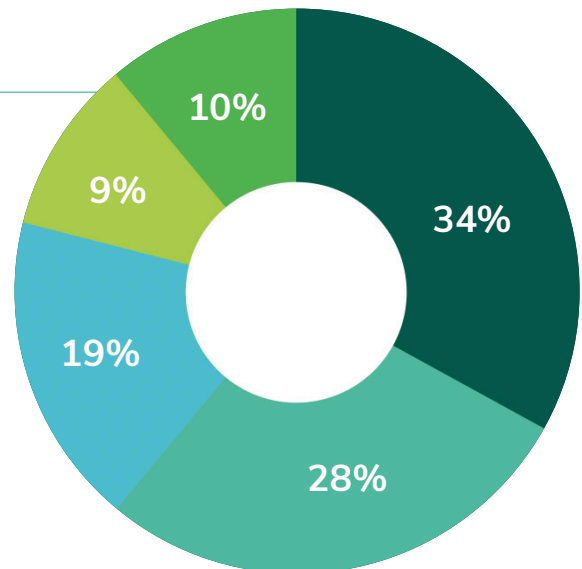
make a difference



609 organizations supported in 2020

How Did DCU Give Back in 2020?

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



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**



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

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

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.

94 hospitals and healthcare organizations received funding



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.



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**



DCU for Kids

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

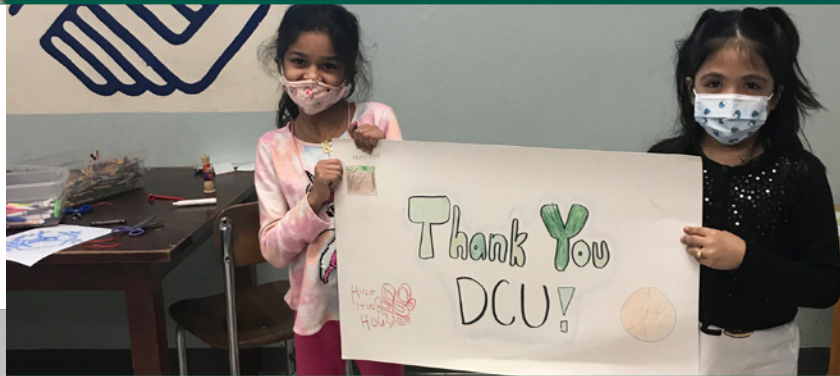


In the Community

DCU supports **305** organizations including:

- Food Pantries
- Veterans initiatives
- Libraries
- Police & Fire Departments
- Homeless Shelters
- Social Service Organizations

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



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.



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."

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 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® | SUMSM | CO-OPSM

Find ATMs at dcu.org/atm





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Marlborough, MA 01752

www.dcu.org
800.328.8797

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