



Instant Issue Debit Cards

DON'T WAIT FOR A CARD TO BE SENT IN THE MAIL!
Here are some ways you will benefit from our instant issue debit card service:

- When you open a checking account with us, we will be able to give you your card instantly
- Lost or stolen debit card? Stop in the Credit Union to get a replacement instantly.
- Malfunction of an ATM that keeps your card? Stop in the Credit Union to get a replacement instantly.
- Fraudulent activity detected? Stop in the Credit Union to get a replacement instantly.

5 Financial tips to make 2020 a good year!

1. Use direct deposit to help manage your finances.
2. Shop wisely (use a list, and stick to it) don't buy spontaneously.
3. Save at least 10% of each paycheck.
4. Charge only what you can pay off in full when statement arrives.
5. Live within your means (spend no more than 90% of your bring home pay) this means debt, utilities, and groceries.

REGULAR SHARES

\$5 - \$999.99	.05% APY
\$1000 - \$1999.99	.10% APY
\$2000 - \$3999.99	.20% APY
\$4000 - above	.30% APY

Dividends are paid & declared at quarter end. Subject to change without notice. See Truth-in-Savings disclosure.

IRA

0 - \$999.99	1.00-1.01% APY
\$1000 - \$1999.99	1.25-1.26% APY
\$2000 - \$3999.99	1.75-1.76% APY
\$4000 - above	2.00-2.02% APY

Payment Checking

0 - \$499.99	0.30% APY
\$500 - \$4999.99	0.40% APY
\$5000 - \$19999.99	0.50% APY
\$20000 - above	0.60% APY

Funds Manager

\$500 - \$4999.99	0.25% APY
\$5000 - \$19999.99	0.35% APY
\$20000 - above	0.40% APY

Kids Club account

No minimum balance 0.75% APY

Special account, Christmas Club, and Vacation Club 0.35% APY



Annual Meeting

The Annual Meeting of Diversified General Federal Credit Union will be held Saturday, May 16th, 2020, at the McHale Complex & Dentzel Carousel at 1212 Riverside Drive. The business meeting will begin at 6:00pm with dinner and prize drawing immediately following. An election will be held during the meeting for the openings on the Board of Directors. There are three (3) openings on the Board of Directors, each for a three-year term.

The Board of Directors has established a minimum age of 18 years of age as a requirement to hold elective or appointive office and vote at the Annual Meeting.

ALL REQUESTS FOR NOMINATIONS MUST BE RECEIVED BY THE NOMINATING COMMITTEE BY FEBRUARY 14th, 2020.

Nominations may be mailed to the Credit Union to the attention of any of the following Nominating Committee members:

Chad Smith Robert Barnes Rex Wilson

Anyone making formal request for nomination but not selected by the Committee may have their name placed in nomination by obtaining at least 30 signatures of current members of voting age along with their Social Security Numbers and Credit Union Account Numbers. The petition must be received by the Committee at least 40 days prior to the Annual Meeting.

A Nominating Committee has been appointed and is looking for sincere volunteers to serve the Credit Union. Anyone wishing to be considered for nomination to the Board of Directors must submit a written request to the Nominating Committee. The Committee will review all requests and may require you to appear before them prior to making their decision as to who the nominees will be. The nominations will be made at least 90 days prior to the Annual Meeting. The Committee will meet with all interested individuals to answer any questions you may have concerning the responsibilities and duties of all Board members. For information regarding eligibility call (574) 753-3547.

Important Dates

Martin Luther King Jr. Day
Monday, January 20th - CLOSED

President's Day
Tuesday, February 18th - CLOSED

Annual Meeting
Saturday, May 16th, 6pm

Regular Business Hours

Monday - Wednesday 8:30am - 4:30pm
Thursday & Friday 8:30am - 5:00pm
Saturday 9:00am - 12:00pm

After Hours

Emergency After-Hours Lost or Stolen ATM/Debit Cards please call: 800-523-4175

During hours please call our office: 574-753-3547



This is such a huge blessing to us & these kids.

On behalf of The Salvation Army I would like to thank you for your generous donation of \$1500 toward 40 tags for our Christmas Angel Tree program. It is a blessing to have faithful donors like yourself.

Through your generosity, you have joined The Salvation Army in our fight against homelessness and despair. To someone with very little, your caring means everything. Together we will help work miracle in others' lives.

Thank you again and may God bless you richly and keep you safe over this year.



Emmaus Mission

With our members' generosity, we were able to over-fill Santa's sacks!