

# CASH BACK

We have cash to give you every January!

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DFCU Financial consistently pays out more Cash Back than any financial institution in the state of Michigan. And whether you're a borrower or a saver, you may be eligible for a payday next year.

Each January, we deposit Cash Back into the accounts of qualified members based on their average yearly loan and deposit balances from the prior year.

When you open a savings account for a child or young adult under the age of 17 and maintain a balance of at least \$100, he or she will get \$50 from us every year until they reach the age of 18.

 [Cash Back Calculator](#)

 [Watch how it works](#)

 [Ways to earn](#)

Interested in learning how much Cash Back you may receive next year? Use our calculator to find out! Your reward may cover a night on the town or a mortgage payment.

If you're a DFCU Financial member, you can also log into DFCU OnLine (/mobile-and-online/anywhere-banking/) and look for your projected Cash Back total at the top of the homepage.

## Deposit Balances

\$	Certificates Amount	.00
\$	Savings Amount	.00
\$	Checking Amount	.00
\$	Non-Investment IRAs Amount	.00

What is your age?

Under 18  18 to 25  26 or Older

## Loan Balances

\$	Mortgage Amount	.00
\$	Auto Loan Amount	.00
\$	Home Equity Amount	.00
\$	Credit Cards Amount	.00
\$	Other Loans Amount	.00

**Your CASH BACK**

# \$0

Clear

### Cash Back Eligibility

**Ages 26 and over:** Must have an average yearly loan and deposit balance of \$5,000

**Ages 18-25:** Must have an average yearly loan and deposit balance of \$1,000

**Ages 0-17:** Must have an average yearly loan and deposit balance of \$100

Cash Back eligibility is determined by a person's age as of **December 31 of the prior year**. To receive Cash Back, you must be a member on the Cash Back deposit date.

The estimated Cash Back amount is calculated based on the Cash Back criteria and one full calendar year of relationship with DFCU Financial beginning in January. If you begin your relationship during any other month of the year, the amount will be different.

While the DFCU Financial Board of Directors intends to pay Cash Back every year, and has done so since 2006, Cash Back is not guaranteed and will depend on our financial performance and other factors. IRS requires that Cash Back for an IRA be paid to the same IRA account, and that it be open when Cash Back is deposited. Anyone who causes DFCU Financial a loss for any reason is not eligible for Cash Back.

## Are you eligible?

If you live, work, worship or attend school in Michigan's lower peninsula, you're eligible to become a DFCU Financial member and take the first step toward getting your Cash Back.

**Visit the DFCU Financial branch nearest you to get started today.**

[Find a DFCU Branch \(/locations-and-hours/\)](/locations-and-hours/)

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# 888.336.2700



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NCUA Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.

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