

ONE DETROIT NEWS

FALL 2017

SEE WHAT'S INSIDE ▼

SKIP YOUR NEXT LOAN PAYMENT

Skip-A-Pay is now online! And you can request it twice per year.

BACK-TO-SAVINGS

Follow these simple tips to get your finances on track this fall.

SMART DEBIT CARDS ARE HERE

Look for your new card in the mail now through Nov. 24.

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INTRODUCING THE NEW Online Banking & Mobile App



ONE DETROIT
CREDIT UNION



Skip Your Next LOAN PAYMENT

Monthly bills giving you a headache? Treat yourself to a month free from loan payments with Skip-A-Pay!

Skip-A-Pay is a unique program which allows you to skip a payment on qualified loans you have with 1DCU. We're excited to introduce some big upgrades that make Skip-A-Pay even more convenient and easy to use.

SKIP-A-PAY IS NOW ONLINE

It's easier than ever to Skip-A-Pay! The entire process can be completed online using our mobile-friendly platform. Visit www.OneDetroitLoans.org/skip-pay to request your Skip-A-Pay.

ENJOY TWICE THE FREEDOM

You can skip your loan payments two times per year. 1DCU members may apply every six months, for every loan that you have with 1DCU. You can use Skip-A-Pay on multiple loans.

Please note that in order to request Skip-A-Pay, a \$30 fee per loan must be paid from the available funds in a 1DCU account. Skip-A-Pay applications must be submitted at least 10 business days in advance of the due date for the loan payment you wish to skip.

www.OneDetroitLoans.org/skip-pay

Serving Our Community

One Detroit Credit Union was proud to participate in the Metro West Chapter of Credit Unions' annual charity award grants this August. Our own CEO, Hank Hubbard, was on the selection committee that awarded a total of \$17,750 in grants to nonprofit organizations that provide vital services to our community.

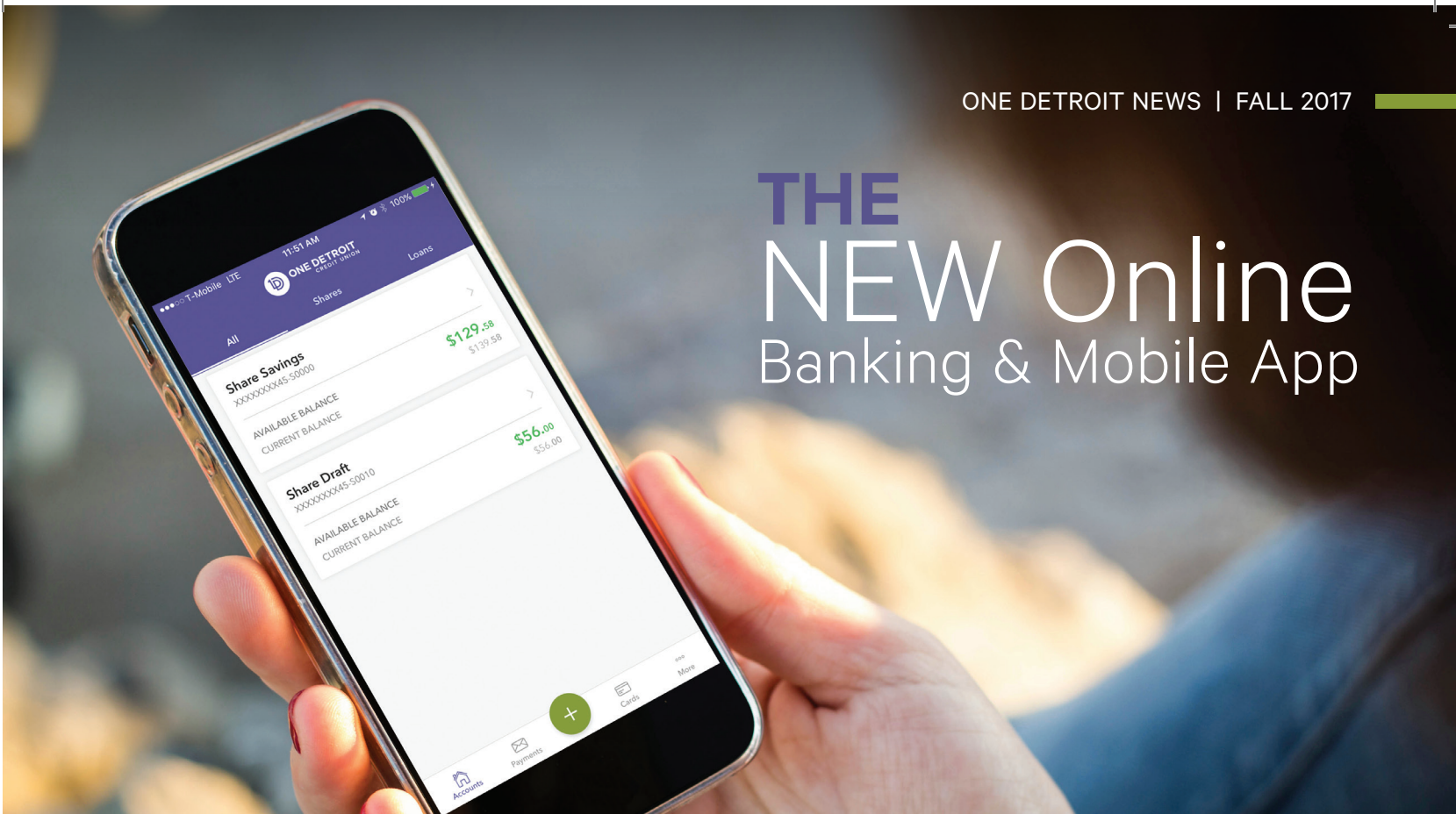
The Metro West Chapter of Credit Unions is comprised of 21 credit unions in Wayne and Easterns Washtenaw counties with a mission to support the educational needs, community improvement and political activity for credit unions in its region.

Congratulations to all the nonprofit grant recipients, including Vehicles for Change, the Ruth Ellis Center, the Moon Ministry, and the LAWN Academy!



Find us on [Facebook.com/OneDetroitCU](https://www.facebook.com/OneDetroitCU)

THE NEW Online Banking & Mobile App



Coming soon to a mobile device near you!

We are excited to announce the upcoming world premiere of 1DCU's new omni-channel banking experience, The NEW Online Banking & Mobile App.

What is a NEW Online Banking & Mobile App? It's a mobile banking app, and so much more. The Virtual Branch offers a dynamic mobile experience fully integrated with 1DCU's online banking capabilities. When the experience launches on Oct. 25, you will be able to do almost anything you'd do at a 1DCU branch location right from your phone or home computer. It's like carrying around a 1DCU branch in your pocket, everywhere you go.

The NEW Online Banking & Mobile App will replace 1DCU's existing mobile app. If you currently have our app downloaded on your device, you will need to download the new app from App Store (for iOS) or Google Play (for Android) and re-register your account.

The NEW Online Banking & Mobile App will feature an all-star cast of upgraded functions far above the previous app's capabilities. Among the starring roles are:

Mobile Check Deposit. Remotely deposit checks with just a snap and a tap: snap a photo of your check and tap to deposit.

Real Time Account Management. View your pending deposits and withdrawals as they happen, so you know exactly how much funds are in your account at all times.

Mobile Loan Applications. Applying for any type of loan will be easier than ever. The new interface will auto-populate member information so

A Stunning, Easy-to-Use Interface that makes it a breeze to bank from anywhere.



Members will benefit from additional app features, including:

- Touch ID
- Skip A Pay
- View 7 Years of Statements
- Report Lost or Stolen Debit Cards
- Travel Notifications
- Loan Applications

For more information about 1DCU's NEW Online Banking & Mobile App, please call (313) 965-8640 ext. 333.

BACK-TO-SAVINGS

With summer travel behind us and the holidays coming soon, now is the perfect time of year to get your finances back on track. A lot of people wait until January to make financial resolutions, but it's really tough to make big changes AFTER you've already blown your holiday budget. Save yourself the financial hangover and follow these simple tricks to get your savings on track today.

1. START SAVING NOW

Rather than maxing out your credit cards to pay for holiday gifts and travel, start saving for those expenses in advance.

Putting aside a large lump sum every month can be intimidating, so start small and build from there. Bring your lunch to work or eat out one less day a week. Small amounts over time will add up to big savings, especially if you put your savings into an account that earns interest or dividends.

Even if you only end up with enough savings to cover half your expenses, you'll start the new year with 50% less credit card debt than if you hadn't saved at all.

2. KEEP SAVINGS GOALS SEPARATE

If all of your funds are in one account, it can be tempting to spend those holiday savings on something else.

Club Magic is a dedicated saving program designed specifically for holiday savers. You choose the amount to deposit, and your account grows as more deposits are made and dividends are posted monthly. On Nov. 1, the funds are automatically transferred to your checking or savings account. Just in time for the holidays.

3. KEEP TABS ON YOUR SPENDING

Have you heard about our new mobile banking app? You can use it to do practically anything you could do at a 1DCU branch, making it simpler than ever to keep track of your accounts in real time. You'll now be able to view pending deposits and withdrawals as they happen so you know exactly how much is in your account and what you can afford to spend.

You can even set a savings goal and automatically calculate how much you need to set aside each month.

To learn more about the NEW Online Banking & Mobile App, stop by any 1DCU branch or call (313) 965-9640 ext. 333.



Smart Debit Cards Are Here

Your debit card is about to get smarter! All 1DCU debit cards will now be embedded with a microchip that adds an extra layer of fraud prevention to your account. These smartcards are more secure than ever, so you can shop with peace of mind wherever you go.

Your new card will be mailed to you at no cost between now and November 24, 2017. You will receive a new card number and a new PIN, which will arrive in the mail 7-10 business days after your card is delivered. We will also send you instructions for setting up and using your new card.

For more information about your new smart debit card, including answers to frequently asked questions, please visit OneDetroitCU.org/smartcards.

CONTACT US

313-965-8640 Ext. 333
OneDetroitCU.org

