

# ONE DETROIT NEWS

SPRING 2019

COMING SOON ▼

**FIRST TIME AUTO BUYER LOANS**  
A GREAT WAY BUILD CREDIT

**IMPROVEMENTS TO  
COURTESY PAY**  
WE'RE MAKING IT EASIER TO QUALIFY

**ONLINE LOAN PAYMENTS**  
ONE-TIME OR RECURRING PAYMENTS

**IT'S TIME FOR YOUR ANNUAL  
FINANCIAL CHECKUP**



**1D**  
ONE DETROIT  
CREDIT UNION

# DOCTOR CREDIT: Five Reasons You Need An Annual Financial Checkup

Log onto [OneDetroitCU.org](http://OneDetroitCU.org) to find out how to get your FREE Credit Check-up!

## 1. TO ESTABLISH A BASELINE

Particularly if you've never checked your credit report before, getting your first credit checkup will establish a baseline that will help you make future financial decisions.

## 2. TO IDENTIFY RISKS BEFORE THEY CAUSE HARM

Like a regular health screening, checking your credit annually can help you identify unhealthy money habits before they create harmful, long-term consequences. You may not realize you're slowly draining your credit with a high debt-to-income ratio or outstanding bills, but a professional can help you understand these issues and offer tips on how to transform them into healthy financial habits.

## 3. TO GET RID OF BAD GERMS

A credit checkup can uncover fraud, identity theft or suspicious activity lurking on your credit report that could do serious damage your financial health.



## 4. TO SAVE MONEY

A qualified professional can help you identify areas of your credit report where you may be spending more money than you need to. You may be eligible for lower interest rates that could add up to hundreds of dollars in savings each year.

## 5. TO STRENGTHEN YOUR RELATIONSHIP WITH YOUR MONEY

When you have a relationship with your financial institution, you're more likely to be honest about your financial habits and listen to their advice. Likewise, it can help them better understand your lifestyle and goals so they can make recommendations that work for you.

# INTRODUCING ONLINE LOAN PAYMENTS

## READY TO MAKE YOUR LIFE EASIER?

We know it's important to have options when paying your bills. 1DCU now offers a convenient online portal where all members can make one-time and recurring loan payments.

Whether you have an auto loan, MyPay Today, home equity line of credit, personal loan or other financing, you have choices to help you manage your finances. Make a one-time payment (\$5 fee) or set up recurring payments (FREE with registration) using ACH withdrawals from a Savings or Checking account, and eligible debit and credit cards.\*



For more information and to get started, please visit [OneDetroitCU.org/loan-payments](http://OneDetroitCU.org/loan-payments).

*\*Some restrictions apply. See website for details.*



COMING SOON:

## IMPROVEMENTS TO COURTESY PAY

Courtesy Pay is an optional service available to qualified members that provides overdraft protection for your checking account. At times, unanticipated expenses or unforeseen problems can leave you with too little cash in your checking account. Having a check returned due to insufficient funds can be costly, inconvenient and potentially embarrassing. We have you covered!

We are excited to announce improvements Coming Soon to our Courtesy Pay program that will make it easier for you to qualify for this service.

### COURTESY PAY IMPROVEMENTS INCLUDE:

1. All deposits will qualify for consideration for eligibility (formerly only direct deposits qualified).
2. Members with deposits of \$500 or more per month will qualify for Courtesy Pay protection up to \$250. Members with deposits of \$800 or more per month will continue to qualify for Courtesy Pay protection up to \$500.
3. Minimum deposit requirements will be based on your account history over the previous 66 days.

For more information please visit [www.OneDetroitCU.org/OPS](http://www.OneDetroitCU.org/OPS).



# Ready to buy your FIRST CAR?

Launching Summer 2019  
[OneDetroitCU.org](http://OneDetroitCU.org)

### FIRST TIME AUTO BUYER LOANS

- Special rates for first-time buyers
- No co-signer required\*
- A great way to build credit
- Turn your down payment into savings

\*Must meet all eligibility requirements



### ONE DETROIT GIVES BACK

On February 18, our entire staff participated in a Team Enrichment Day. Our day included a series of educational sessions, team-building and a charitable giving activity. We stuffed more than 30 animal friends for children in foster care through Detroit's Children's Center. For more photos of this enriching event, visit our Facebook page at [Facebook.com/OneDetroitCU](https://Facebook.com/OneDetroitCU).



### GIVE US YOUR AUTOGRAPH CONTEST: AND THE WINNER IS...

Congratulations to Mickey who won a free iPad Mini in our debit card contest, Give Us Your Autograph! For information about our latest promotions, please visit [OneDetroitCU.org/promotions](http://OneDetroitCU.org/promotions).



### 1DCU HELPS GROW DETROIT'S YOUNG TALENT

Our team helped Detroit youth sign up for their first checking accounts at the Grow Detroit's Young Talent (GDYT) registration events on February 20, 21 and 22. GDYT is a city-wide summer jobs program that trains and employs young adults ages 14-24 in a broad range of jobs, from retail to accounting, event planning and public safety. We welcome our new youth members!



**Is your teen outgrowing their piggy bank?**

Whether they're starting their first job or heading off to college, a Young Detroit Checking Account can help give teens a sense of freedom and independence while gaining real-world experience managing their finances.

**ACCOUNT FEATURES**

- Designed for teens and young adults aged 13-26
- Service fee is waived / Debit Card / Direct Deposit
- Parent or legal guardian joint owner on the account
- ONE2GO, Online and Mobile Banking

**APRIL IS CREDIT UNION YOUTH MONTH**



It's the perfect time of year to teach your kids about money and saving for the future. Stop by any 1DCU branch and ask about our Young Detroit Checking accounts or Seymour Bucks for younger children.

**MONEY WORD SEARCH**

S	P	E	N	D	X	A	M	B	L
A	M	R	I	O	U	P	O	I	V
V	A	M	O	N	E	Y	N	L	O
I	L	R	S	Y	P	T	W	L	K
N	O	H	G	J	B	R	A	S	C
G	B	U	D	G	E	T	L	K	H
S	S	O	P	V	M	E	L	A	E
F	A	S	Y	T	I	O	E	Q	C
I	N	T	E	R	E	S	T	U	K
N	I	J	R	U	G	O	A	L	S

Bills Budget Checks Goals Interest Money Savings Spend Wallet

**'GO GREEN' FOR EARTH DAY**



Did you know 1DCU offers e-statements? Our electronic statements provide the same information as their paper counterparts, including account summaries, notices and tax information. The best part? They're FREE! Enroll at [OneDetroitCU.org/e-statements](http://OneDetroitCU.org/e-statements).

**ANNUAL MEETING 2019**

It's time to VOTE for your annual One Detroit Credit Union Board of Directors! Our Annual Meeting will be held at 5:30 p.m. on Thursday, May 23 at our Howard Street location. Up for re-election are board members Orlando Bailey, Mikai Green, and Camille Walker-Banks.

If you are interested in serving on our board, please submit your letter of interest and resume to: [Hank@OneDetroitCU.org](mailto:Hank@OneDetroitCU.org) or mail to: One Detroit Credit Union, Attention: Hank Hubbard, P.O. Box 32584, Detroit, MI 48232-0584. All documentation must be postmarked by May 15, 2019.

If you plan to attend our Annual Meeting, please RSVP by emailing [Joumana@OneDetroitCU.org](mailto:Joumana@OneDetroitCU.org) no later than May 15, 2019.

**BRANCH LOCATIONS**

Downtown  
630 Howard St  
Detroit, MI 48226

Highland Park  
15123 Woodward Ave  
Highland Pk, MI 48203

Eastside  
14740 Mack Ave  
Detroit, MI 48215



313-965-8640  
[www.OneDetroitCU.org](http://www.OneDetroitCU.org)

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