

ONE DETROIT NEWS

FALL IN LOVE with a better rate

As a 1DCU member, you have access to savings and lending products that come with better rates than what for-profit institutions like banks can offer. Earn higher dividends on Share Savings and Certificates. Pay lower rates and fewer fees on loans and lines of credit. Keep more of your money to spend however you choose.

***Discover better rates at
[OneDetroitCU.org](https://www.onedetroitcu.org)***



Rates and terms may vary depending on credit qualifications, direct deposit, and automatic payments from a 1DCU Checking or Savings account. All loans are subject to approval. All Credit Union loan programs, rates, terms, and conditions are subject to change at any time without notice. Membership required.

SEE WHAT'S INSIDE

READY TO HIBERNATE?
Get your home winter-ready!

IN THE COMMUNITY
New friends and familiar faces

THE HOLIDAYS ARE COMING
Put a little extra jingle in your pocket

GET YOUR HOME

Winter-Ready



NMLS # 1313879. Variable Rate Features: Please refer to our rates page at OneDetroitCU.org/rates for terms and conditions.

Ready to hibernate through the Michigan Winter?

Apply for a Home Equity Line of Credit from One Detroit Credit Union, and access funds for just about anything you wish:



RENOVATIONS



EDUCATION



NEW APPLIANCES



DEBT CONSOLIDATION



VACATION



MAJOR PURCHASES

A Home Equity Line of Credit or Fixed Term Loan is a great way to pay for home improvements, as well as other large purchases. Other lending institutions only loan on 80% of the value of your home. One Detroit Credit Union will loan on up to 100% of the value of your home - which means you will have more money to work with! Visit OneDetroitCU.org/home-equity to get started.

SCAN ME



1DCU in the Community

We love meeting new friends and seeing familiar faces. If you see us at a community event, please stop by and say hello!



Jazzin' at the Vanity



Team Event with Metro West Chapter of Michigan Credit Union League



Pathways of Homeownership



Jazzin' at the Vanity

Are you paying 6% APR* or more on your auto loan?

We can save you money!

REFI MY RIDE

SCAN ME



*Term of up to 72 months; maximum secured loan amount is \$60,000 and loan to value shall not exceed 125% of vehicle value. The annual percentage rate (APR) is the Credit Union's standard rate. As of press time, the floor rate for Refi My Ride is 3%. All Credit Union loan programs, rates, terms, and conditions are subject to change at any time without notice. Membership required.



SCAN ME



Do you have a Club Magic account?

On October 31, Club Magic funds will be transferred to your savings or checking account so that you may use the funds as you desire.

Want to catch some magic of your own? Club Magic is a great way to save for holiday shopping or an end of year vacation.

Learn more at OneDetroitCU.org/club-magic

GET READY TO PUT A LITTLE

Extra Jingle

IN YOUR POCKET

Holiday Loans will be available beginning November 1, 2023

Did you have a Holiday Loan in 2022? Keep an eye out for your 2023 pre-approval email coming soon!

*Subject to credit approval. Offer valid November 1, 2023 through January 31, 2024. Visit [OneDetroitCU.org/holiday](https://www.OnedetroitCU.org/holiday) for details.



2023 HOLIDAY BRANCH CLOSINGS

Friday, November 10	Veteran's Day <i>OBSERVED</i>
Thursday, November 23	Thanksgiving Day
Sunday, December 24	Christmas Eve
Monday, December 25	Christmas Day
Monday, January 1	New Year's Day 2024



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