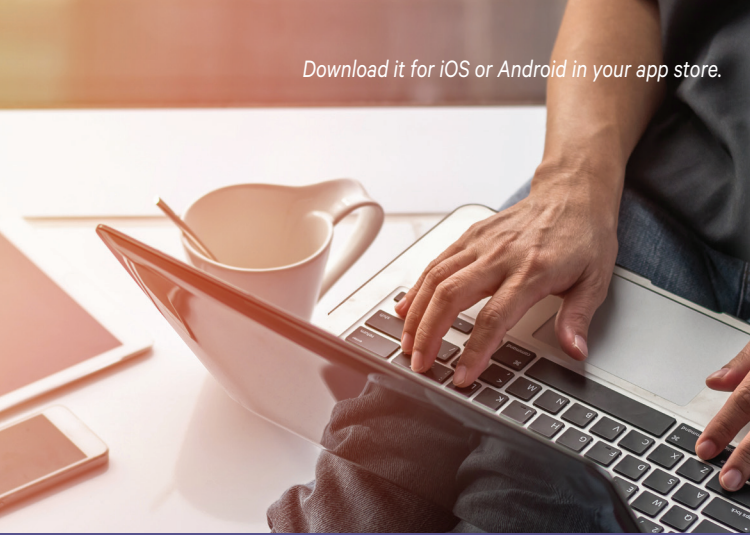


Download it for iOS or Android in your app store.



Visit OneDetroitCU.org One2GO to learn more.

BANK ANYWHERE:

Did you know you can use the 1DCU mobile app to apply for a loan, right from your phone? It's simple.

The 1DCU mobile app gives you the power to manage your account 24/7 from anywhere:

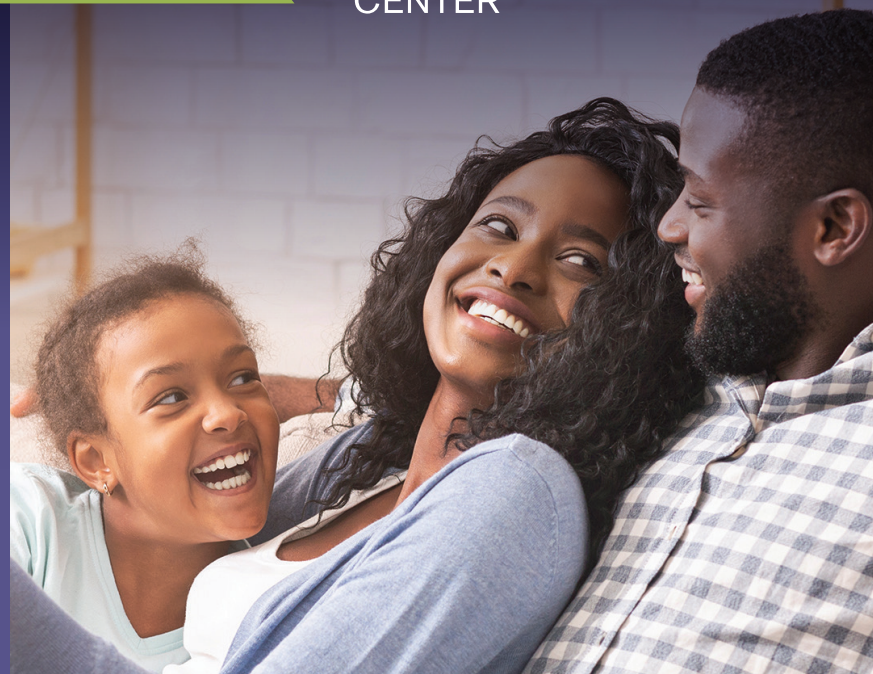
- Deposit Checks
- Pay Bills
- Apply for a Loan
- Transfer Funds
- Check Account Balances
- And MORE

AFFORDABLE HOME LOANS FOR OUR MEMBERS

Owning a home is more affordable than you may think! We've partnered with **MORTGAGE CENTER** to offer our members a variety of mortgages with low rates and fees to help keep your monthly payment low.

Whether you're looking to purchase a new home or refinance your current one, they've got the perfect loan for you and your family:

- CONVENTIONAL LOANS
- FHA & VA LOANS
- ZERO DOWN PAYMENT
- MAXIMUM CASH-OUT REFINANCE
- AND MORE!



Get in touch with our mortgage experts by applying online at MortgageCenter.com or by calling 800-353-4449 today.



313-965-8640
www.OneDetroitCU.org

Associate Board Position Available

Are you looking to make a difference in the Detroit community? Join us! We are seeking an enthusiastic advocate to serve as an associate member of our Board of Directors. Individuals that serve as part of our Board of Directors have the opportunity to develop and grow as leaders, expand their network and bring forth their expertise.

If you are interested in serving as an associate board member for One Detroit credit Union please email your letter of interest and resume to CEO Hank Hubbard via email at Hank@onedetroitcu.org.

ONE DETROIT NEWS

SUMMER 2021

SEE WHAT'S INSIDE

HAVE SOME FUN

5 unexpected things you can do with your Summer Fun Loan.

BUY A NEW TOY

Find out how to take the summer off from your loan payment.

MORTGAGE TIPS

Owning a home is more affordable than you think.



NEED A VACATION?

Our Summer Fun Loans are flexible and offer affordable interest rates so you can have the best summer ever.

GET RATES AS LOW AS
8.99% APR*
Terms up to 12 months

Apply online today using our mobile banking app or at online.onedetroitcu.org.

*APR = Annual Percentage Rate. This rate and the amount of your loan are subject to credit approval and are based on your credit score and credit history. Offer valid June 1 through August 31, 2021



5 UNEXPECTED WAYS TO USE YOUR SUMMER FUN LOAN

1. Cross Something Off Your Bucket List

A Summer Fun Loan can help you finally take that dream vacation. Don't put the trip of a lifetime off for another year!

2. Explore The Great Outdoors

Invest in some camping equipment and use it again and again to explore state parks, or hit the road and see the country's most beautiful natural resources up close.

3. Turn Your Backyard Into A Staycation Oasis

Put in a pool, add a deck to your backyard, or just create a space where you can grill, play games, relax in the shade, or do whatever you enjoy most.

4. Enjoy The Perks Of Membership

You can use a Summer Fun Loan to purchase memberships to a local pool or swim club, museums, zoos and other attractions.

5. Send The Kids To Summer Camp

Give them a lasting experience and a chance to make new friends over the school break. Apply for a Summer Fun Loan online using our mobile app or at Online.OneDetroitCU.org.

READY TO BUY YOUR FIRST CAR?

Whether you're a student or a working adult, buying your first car is an exciting time in your life. A vehicle is a major purchase, and many of us need some form of financing to complete that purchase. We'll help you get into your first car and get moving.

- **Special Rate for First-Time Buyer**
A First-Time Auto Buyers receive a flat rate of 8.99% APR*.
- **No Co-Signer Required***
For qualified applicants.
- **Down Payment Turns Into Savings**
\$500 down payment turns into a savings account after 12 month on time payments.
- **Good Grade Discount**
Do you have a 3.50 GPA or higher? You could qualify for a 1% discount on your interest by showing us your report card!
- **Details You Need to Know**
 - Maximum Loan Amount: \$15,000
 - Maximum Term: 60 month
 - First Time Auto Buyer Loans are available now through October 30, 2021
 - Qualified applicants may be eligible for lower APR*

*For offer details, restrictions and qualifications visit [OneDetroitCU.org/first-time-auto](https://www.onedetroitcu.org/first-time-auto).



ONE DETROIT
CREDIT UNION

Keep Your Account Information Up-To-Date

If there is suspicious activity on your account, we'll need to know the best way to reach you.

To update your contact information, log in to your account at [Online.OneDetroitCU.org](https://www.onedetroitcu.org) and follow these steps: 1. Click "More" on the main menu;

2. Select "Profile";

3. Confirm that your email, phone number, and mailing address are correct.

NOW THRU AUGUST 31, 2021

Refinance your Boats, Off-Road Motorcycles, Jet Skis, Snowmobiles, RVs & Travel Trailers!



ONE DETROIT
CREDIT UNION

REFI MY TOY

ZERO PAYMENTS THIS SUMMER

Your first 90 days are payment-free.* Relax and take a break from your loan when you refinance this summer.

RECEIVE AN ADDITIONAL 0.25% DISCOUNT

on your refinanced rate when you set up automatic payments from your 1DCU

Apply online at [Online.OneDetroitCU.org/loan-application](https://www.Online.OneDetroitCU.org/loan-application).

For offer details, restrictions and qualifications visit [OneDetroitCU.org/RefiMyToy](https://www.OneDetroitCU.org/RefiMyToy).



Team members Shay Gilstrap and Reyanna Orr visit Parker Village, a community resource center and developing "smart neighborhood" located in the historic city of Highland Park Michigan. One Detroit Credit Union is proud to support Parker Village. For more information please visit [Facebook.com/ParkerVillageHP](https://www.facebook.com/ParkerVillageHP).