

Meet your Match

**VISA
SECURED**
Great for building
credit history

VISA GOLD
Great for higher
spending limits
and greater
purchasing
power

VISA CLASSIC
Great for earning
points for everyday
purchases

Apply online once and we'll match
you with the VISA card that
best meets your needs.



ONE DETROIT
CREDIT UNION



SEE
WHAT'S
INSIDE

VROOM INTO THE NEW YEAR We have the auto loan right for you

1DCU GIVES Your donations made a big impact this holiday season

BEWARE OF SUSPICIOUS EMAILS Protect yourself from fraud and scams with these tips

VROOM

INTO THE NEW YEAR



ALREADY HAVE AN AUTO LOAN?

OR

LOOKING FOR A NEW AUTO LOAN?

Cut your interest rate **IN HALF** with *Refi My Ride*.

Our members have already saved more than \$4.7 million on their auto loans by refinancing with 1DCU.

Help put money back into our local community, instead of into the hands of predatory lenders.

Visit OneDetroitCU.org/refimyrider

Thinking about buying a new or used car? We offer affordable car loans for everyone.

Our rates are organized according to the type of loan and your credit score to ensure that you are always getting the best rate possible.*

In many cases our car loans do not require down payments!

Visit OneDetroitCU.org/vehicle-loans

*Savings estimates are based on average member savings. Your individual rate is based on credit score.

For more information please visit OneDetroitCreditUnion.org/RefiMyRide or call (313) 965-8640.



BEWARE SUSPICIOUS EMAILS

Phishing is a cybercrime in which scammers send emails and text messages designed to look like they're from a company you know or trust. Phishing attempts often tell a story to trick you into clicking on a link or opening an attachment.

Avoid falling prey to phishing scams by following safe email practices:

1. One Detroit CU staff will never ask for your account information over email. Do not provide personal information to anyone via email.
2. Hover over a hyperlink before clicking to view the actual URL where you will be directed. Look out for misspellings or irregularities in the format; it may be fake.
3. Beware of emails claiming there's a problem with your account or payment information. To be safe, go to the website where you'd normally login instead of clicking a link in an email.
4. If you see an attachment in an email that you weren't expecting, don't open it! It may contain ransomware or other viruses.



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If you got a phishing email, forward it to the Anti-Phishing Working Group at reportphishing@apwg.org. If you got a phishing text message, forward it to SPAM (7726). You may also report the phishing attack to the FTC at ftc.gov/complaint.



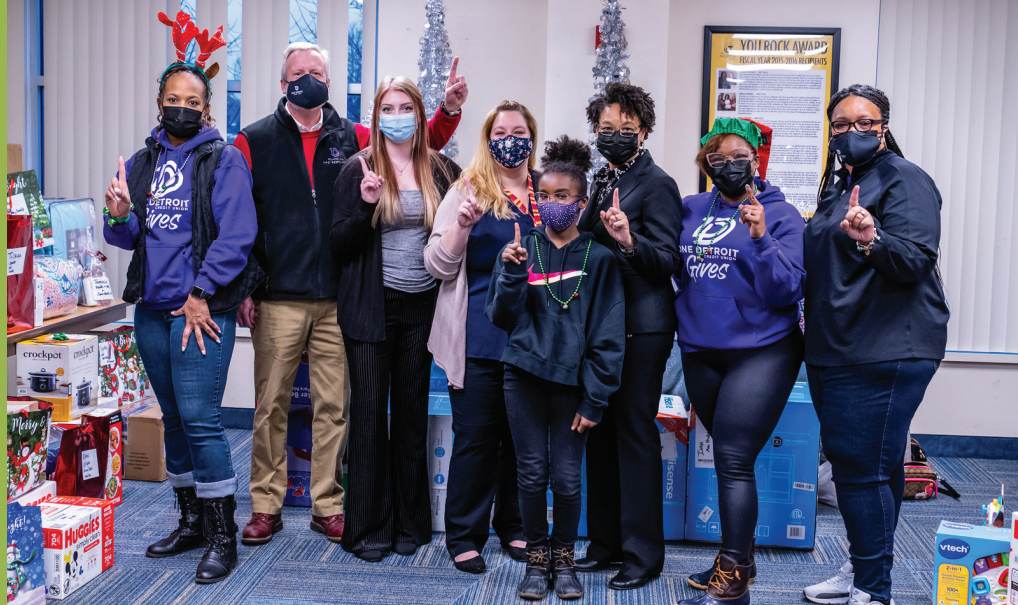
THANK YOU FOR MAKING HOLIDAY WISHES COME TRUE ▶

Thousands of young people age out of foster care without a home every year. YASS provides them with the services they need when they don't have anywhere else to turn.

For the 2021 holiday season, we partnered with The Children's Center of Wayne County to raise funds in support of their Young Adult Self Sufficiency Program (YASS). In just under four weeks, our members, team, and friends in the community generously donated \$4,536.07. Your gifts made it possible to purchase critically-needed items and gifts for YASS participants that they would not otherwise have received.

We were so happy to be able to help them experience the joy of the holiday season, and we're so grateful to all those who donated to make this possible. Thank you!

Learn more about the YASS program at The Children's Center at thechildrenscenter.com/a-safe-home/young-adult-self-sufficiency-yass.



Would you like to... Improve your credit score?
Get approved quickly? Put your savings to work?

When you're in a hurry, or need funds but don't want to tap into your savings, a **Credit Builder Loan** allows you to use your accumulated savings to serve as the security for your loan.

4.5% APR*

regardless of credit score
\$20 application fee
Up to 24 month term

Learn more at OneDetroitCU.org/credit-builder.



CONTACT US
313-965-8640 Ext. 333
OneDetroitCU.org

CONNECT WITH US ON SOCIAL MEDIA

We love staying connected with our members both in person and online.



*APR = Annual Percentage Rate.

