

ONE DETROIT NEWS

FALL 2019

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 VISIT US ON FACEBOOK



ONE DETROIT
CREDIT UNION

IMPACTING & CHANGING LIVES

Our mission extends beyond the work we do in our branches.

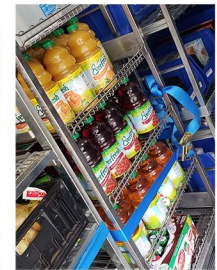
RONALD MCDONALD HOUSE

In July, 1DCU team members prepared breakfast for families staying at the Ronald McDonald House of Detroit. Many of the families do not have the time or energy to prepare a healthy meal for themselves, as they spend most of their time at the hospital with their sick child. We included lots of love in the ingredients as we prepared a variety of omlette bites, muffins and mixed fruit!



MY NEIGHBORHOOD MOBILE GROCERY: GLEANERS COMMUNITY FOOD BANK

My Neighborhood Mobile Grocery (MNMG) is a nutrition-focused pop-up grocery that provides families and individuals who have limited access to affordable, healthy foods with a new shopping option within their communities. In August, 1DCU team members were personal shoppers for LaBelle Senior Apartments and Gabrielle Senior Apartments in Highland Park!



EMPOWERING OUR YOUTH...

In September, our Financial Services Representative, Diangelo Thomas, joined Buddies in Business: a summer program by MACK ALIVE that teaches high school students how to become successful in business.

Diangelo helped mentor the students on the importance of saving money and investing in their futures. Many of them are headed to college or have their very first job, and some even chose to open Young Detroit Checking accounts to get on the path to financial independence. Congratulations to all the participants, and kudos to Diangelo, Mack Alive and Buddies in Business for empowering the next generation!

Young Detroit Checking Accounts can help give teens and young adults a sense of freedom and independence while gaining real-world experience managing their finances. For more information, visit [1DCU.org/youngdetroit](https://www.1DCU.org/youngdetroit).



HOOD CAMP

Urban Survival for Today's Youth

One Detroit Credit Union is proud to sponsor Hood Camp, a two-day survival camp for urban youth. On Saturday, Aug. 24, several members of our team volunteered at the 8th Annual Hood Camp in Highland Park's Avalon Village.

Hood Camp gives kids living in an urban setting a chance to experience the fun of an overnight camping trip and an opportunity to learn valuable life skills. Their weekend included tons of activities including a community beautification project, CPR and fire safety training, and personal finance games led by volunteers from 1DCU. We had a great time and went home with some wonderful memories. Thanks to everyone who helped make the weekend a success! [To learn more about Hood Camp, visit TheAvalonVillage.org.](http://TheAvalonVillage.org)



BACK TO SCHOOL BAZAAR

On August 15, 1DCU was invited by the Children's Center to participate in their annual Back to School Bazaar. Hundreds of families attended and 1,000 backpacks were handed out. Children left the event fully equipped with all their school supply needs!

As a community partner, 1DCU team members used the opportunity to share information about our youth savings account, Seymour Bucks, as well as our Young Detroit Checking Accounts. We also shared our First Time Auto Loans and Refi My Ride with the parents.

For more information about our youth accounts, visit 1DCU.org and click the **Checking & Savings** menu.



RECOGNIZING OUR OWN TEAM

In September, 1DCU Vice President of HR, Shay Gilstrap, traveled to Chicago to accept a national Excellence Award from CUNA's Operations & Member Experience Council. This award recognizes any new programs, processes or approaches that improve member experiences or operations of a credit union.

We were recognized for our "ROOT AWARD" program that was designed for team members to recognize one another for going above and beyond to make a difference in a member's or team member's day.



FALL INTO A LOWER RATE

It's a great time of year to save money!

Refi My Ride slashes interest rates in half. On average, 1DCU members save \$3,000 over the term of their loans. That means extra cash for groceries, to put toward a vacation, holiday spending or anything else you like.

In total, we've helped our members **SAVE MORE THAN \$3.2 MILLION** with Refi My Ride. If you have an auto loan with another lender, let us refinance your loan and save you money, too!

HOW MUCH WILL YOU SAVE?

On average, we're able to reduce your monthly payment by \$54, and sometimes by more than \$100, saving you \$3,476 over the course of your loan.*

Ready to cut your rate in half? Visit RefiMyRide.org to learn more or apply online at Online.OneDetroitCU.org.

Real Refi My Ride Savings



Original Loan: 18.5% APR
Refi'd Loan: **9% APR**



Original Loan: 22.39% APR
Refi'd Loan: **10.95% APR**

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



TAKE A BREAK FROM BILLS

Would you like to skip your next loan payment? You can 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. It's a great way to give yourself a break right before the holiday shopping season begins.

You're not limited to just one loan. You can use Skip-A-Pay on any qualified loans you have with 1DCU. The following loans are eligible for Skip-A-Pay:

- Auto Loans
- Consumer Loans
- Holiday Loans
- Personal Loans
- Share Secured Loans
- Summer Loans

A \$30 fee is required for each loan requested. Skipped payments will be added to the end of your loan, extending the maturity date, and interest will continue to accrue during the period when the loan payment is skipped.

Request Skip-A-Pay online today at OneDetroitCU.org/skip-a-pay.



\$200 CASH BACK REWARDS WITH SPRINT

'Fall' into a pile of cold, hard cash when you switch to Sprint. 1DCU members can get \$200 cash back for activating a new line. Plus, lines 3, 4 and 5 are FREE.

Already a Sprint customer? Register now to receive \$100 loyalty cash reward every year just for being a member.

Claim your reward at OneDetroitCU.org/promotions.

HOLIDAY BRANCH HOURS

Please note that our branches and Contact Center will be closed on the following dates so that our staff may spend time with their families.

- Veteran's Day:** Monday, Nov. 11
- Thanksgiving Day:** Thursday, Nov. 28
- Christmas Eve:** Tuesday, Dec. 24
- Christmas Day:** Wednesday, Dec. 25
- New Year's Eve 2019:** Tuesday, Dec. 31 (Closed at 1pm)
- New Year's Day 2020:** Wednesday, Jan. 1

We wish you and your loved ones a happy and prosperous holiday season!

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

Sterling Heights
6200 Metro Pkwy
Sterling Heights, MI
48312 (Limited Access)



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