

2022 HOLIDAY BRANCH CLOSINGS

Friday, November 11	Veteran's Day
Thursday, November 24	Thanksgiving Day
Saturday, December 24	Christmas Eve
Sunday, December 25	Christmas Day
Monday, December 26	Christmas Day OBSERVED
Saturday, December 31	New Year's Eve 2022 (CLOSED AT 12 P.M.)
Sunday, January 1	New Year's Day 2023
Monday, January 2	New Year's Day 2023 OBSERVED



ONE DETROIT NEWS



Fall into a better rate

Cut your auto loan rate in half with Refi My Ride

Detroiters have saved more than \$5 million by switching their auto loans to Refi My Ride.

Refi My Ride slashes auto loan rates in half* so you can put cash back into your pocket every single month. How much will YOU save?

Find out at
[OneDetroitCU.org/
RefiMyRide](https://OneDetroitCU.org/RefiMyRide)



*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. 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.



Take a Vacation from Bills

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 during the holidays!

Request Skip-A-Pay online as little as two business days before your payment due date.

Learn more at
OneDetroitCU.org/skip-a-pay

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



313-965-8640
www.OneDetroitCU.org

SEE WHAT'S INSIDE

THERE IS A BETTER WAY
End the cycle of predatory loans

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

IN THE COMMUNITY
Meet our newest team member

GET READY TO PUT A LITTLE

Extra Jingle

IN YOUR POCKET

Holiday Loans will be available beginning November 1, 2022

Did you have a Holiday Loan in 2021? Keep an eye out for your 2022 pre-approval email coming soon!

*Subject to credit approval. Offer valid November 1, 2022 through January 31, 2023. Visit OneDetroitCU.org/holiday for details.




We want to hear from you! Join Our Focus Groups

To better understand the needs of our community, we will be hosting focus groups beginning in late fall. The group discussions will focus on identifying pain points in our community and what we as a credit union may be able to do to address them.

This is your opportunity to impact future products and services offered at 1DCU. If you are interested in joining a focus group, please scan the QR code and complete the opt-in form.



Space is limited. Members who are selected will receive further details about the location and dates available.



1DCU in the Community

We are pleased to introduce our new Member Engagement Manager, Rodney Benifield. You may see Rodney out in the community, promoting 1DCU at events across the city. If you do see him, please stop by and say hello. He would love to meet you!

Become a 1DCU Ambassador & earn \$25 for each new account you refer



Take a card
Ask a team member for ambassador cards and fill in your information



Invite your friends
to open an account with 1DCU



Get \$25
for each friend who opens a qualifying new account with direct deposit. Receive a BONUS \$25 if that account opens a loan.

Stop by any 1DCU branch to pick up your free Ambassador cards and start earning rewards today.

Bonus payouts will be paid via deposit into the checking account of the referring member when new member opens a qualified checking account plus a minimum of \$500 direct deposit and active debit card within 45 days of membership. Minimum loan amount must be \$5000 to qualify for bonus payout. In order for referring member to receive incentive, they must be 18 or older with an account in good standing, with no delinquent loan balance, negative share balance or other indicator of an account not in good standing at time of payment. The member opening the account must present the Ambassador card. Deposits will be made on after 45 days of new member account opening. Deposits are reported to IRS and any applicable taxes are the responsibility of the recipient. This offer may not be used in combination with other promotional offers. Individuals may not refer themselves or their minor children. All new accounts are subject to approval and referred individual must qualify for membership based on One Detroit Credit Union's field of membership criteria. This offer is subject to change and could be discontinued at any time. Employees of One Detroit Credit Union, volunteer officials, and their immediate families and household members are not eligible to receive referral incentives.



ONE DETROIT
CREDIT UNION



The Old Way

400% APR

14+Day Repayment Terms

A Better Way

18% APR*

60-Day Repayment Terms

Let Us Pay Off Your Payday Loan

Trapped in a risky habit of borrowing high-interest-rate payday loans every two weeks just to make ends meet? There is a better way.

MyPay Today is different from other payday loans. With MyPay Today, you can borrow \$500 to access emergency cash when you need it. But unlike traditional payday loans, it comes with a reasonable interest rate and manageable repayment terms.

*Term of up to 2 months; Annual Percentage Rate (APR) for MyPay Today is 18.00%. Payment Example: 2 monthly payments of \$255.69 per \$500 borrowed. All Credit Union loan programs, rates, terms, and conditions are subject to change at any time without notice. Must meet qualification requirements. Membership required.