

ONE DETROIT NEWS




ONE DETROIT
CREDIT UNION

SEE WHAT'S INSIDE ▾

SERVING OUR MISSION:

See 1DCU staff in action at our Team Enrichment Day at FOCUS: HOPE in Detroit.

FRAUD PROOF FINANCES:

Learn how to protect yourself and your accounts from financial scams and fraud.

WE HAVE VISA CARDS:

Our VISA credit cards come with special rewards and perks. Which one is right for YOU?

Serving Our Mission

On Monday, Feb. 17, our entire team gathered at Focus: HOPE in Detroit for a day of Team Enrichment activities. In addition to sales and product training and a review of our progress over the past year, we participated in fun and challenging teambuilding exercises. The afternoon finished with a volunteer project, where our team sorted and packaged boxes of food for homebound seniors and made soft, colorful pillows for children in need.

A great time was had by all, and we're grateful for this opportunity to give back to our community.



DO YOU HAVE A 1DCU DEBIT CARD?



Your Mastercard debit card will not be accepted at rental car retailers.

This is to protect you from overdrafts and prevent rental agencies from freezing your funds to cover incidental costs. A safer alternative is to use a 1DCU VISA creditcard. If you have any questions about your card please call our Contact Center at (313) 965-8640.

PROTECTING YOURSELF AGAINST FRAUD

Your privacy is important to us and we take great care to help ensure the protection of our members' data.

Hacking attempts get more sophisticated every day, so it's important to take steps to keep your information and finances secure. Here are some tips you can follow to avoid putting yourself at risk.

1. CREATE A SECURE PASSWORD

You probably already know that using "password12345" is not secure, but there are some risks you might not have thought about when it comes to password security. In addition to choosing a strong password (one that's not easy to guess), it's important to use a unique password for your banking accounts. That way, your information won't be exposed if another site is compromised.

2. 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:
- One Detroit CU staff will never ask for your account information over email. Do not provide personal information to anyone via email.
- 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.
- 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. If you see an attachment in an email that you weren't expecting, don't open it! It may contain ransomware or other viruses.

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.

3. USE TWO-FACTOR AUTHENTICATION

Two-factor authentication adds an extra layer of security to your login. It makes it much harder for hackers to gain access to your account because they not only need to have your password, they'd need to physically have possession of your phone as well (to enter the passcode texted to your number). donations on your next tax return.

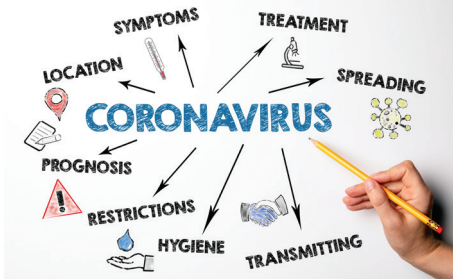
Extra Measures Will Be Taken For Coronavirus Prevention At 1DCU Branches:

One Detroit CU is actively and continuously monitoring the status of the COVID-19 Coronavirus outbreak. The health and safety of our staff and members is our highest priority.

We are taking extra preventative measures to avert the spread of germs. Staff have been given additional training and resources on how they can help prevent the spread of disease in our branches.

We recommend keeping up to date with the most recent information about the virus and how you can protect yourself via the following websites:

- CDC.gov
- WHO.int



Adjustments to Branch Hours:

In an abundance of caution, and in cooperation with the guidance of our state and the federal government's "social distancing" protocols, we have made adjustments to the hours and availability of our branch lobbies. As this is a fluid situation, please visit OneDetroitCU.org/Readiness for the most up-to-date information.

We strongly encourage the use of online banking and our mobile app, which offer 24/7 access to your account from home. Learn more or login at OneDetroitCU.org/One2Go.

We're Here for You

Your physical and financial wellbeing is important to us. If you have been impacted by the COVID-19 outbreak, are under quarantine or need to miss work due to the virus, we can offer small dollar loans or extensions on existing loans you have with 1DCU. Please reach out to our Contact Center at (313) 965-8640 for assistance.

Visit OneDetroitCU.org/Readiness for more information.

VISA CARDS

Great rates, security & rewards,
all from the credit union you trust.

CONVENIENT, SAFE AND EASY TO USE

Use your card for purchases everywhere VISA is accepted online or in-store. At home or traveling abroad, you're protected against unauthorized charges in case your card is ever lost or stolen.

OFFERS AND PERKS

Discover our wide variety of everyday savings & exclusive offers.

- No annual fees
- A 25-day grace period
- Great rates
- Earn points with everyday purchases
- Fuel, travel, and eyewear discounts
- Emergency cash advance available up to \$500

APPLY USING OUR MOBILE APP

Available in the App Store and Google Play

VISA **SECURED**

Great for building
credit history

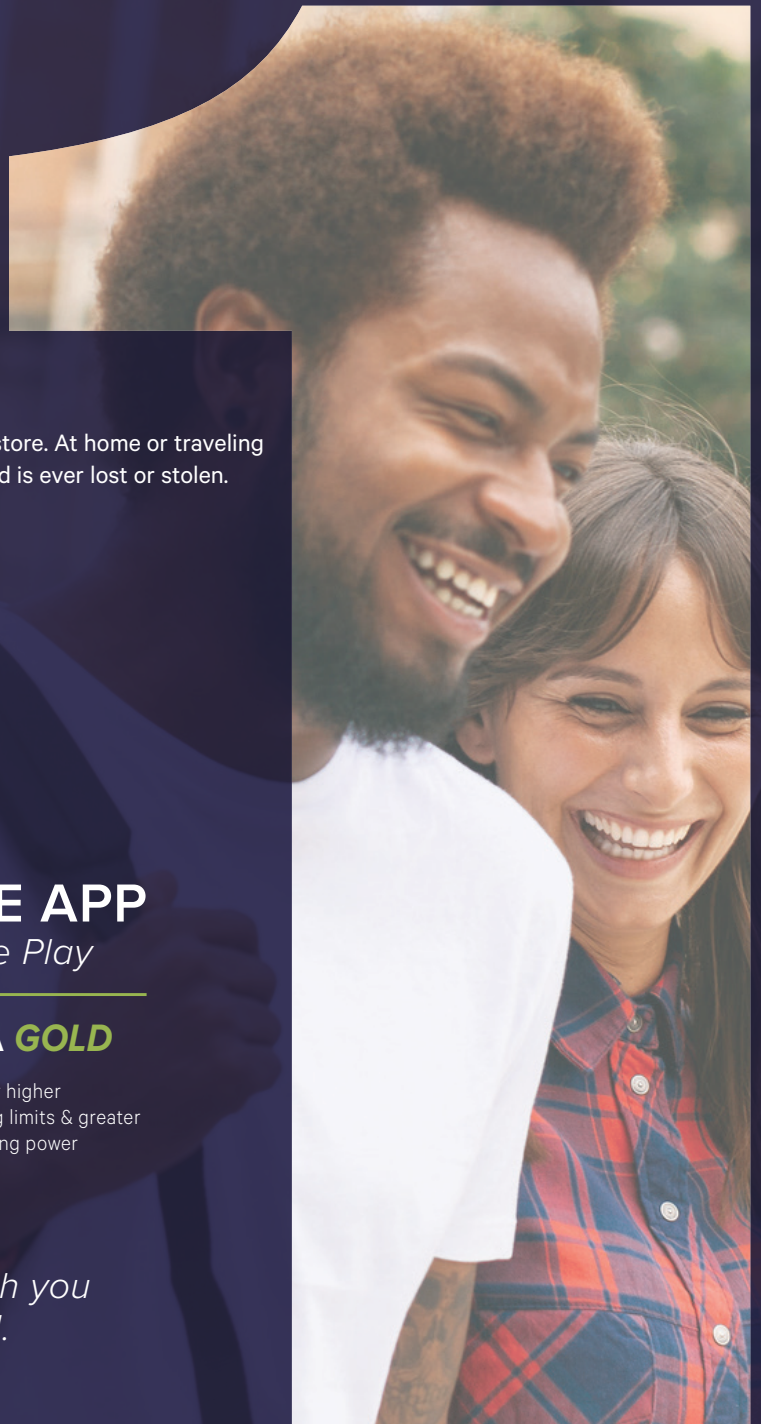
VISA **CLASSIC**

Great for earning points
for everyday purchases

VISA **GOLD**

Great for higher
spending limits & greater
purchasing power

*Apply once and our experts will match you
with the card that's best for YOU.*



ONE DETROIT
CREDIT UNION

CONTACT US

313-965-8640
www.OneDetroitCU.org

CONNECT WITH US ON SOCIAL MEDIA

We love staying connected with our members both in person and online. Stop by our Facebook and say hello!

