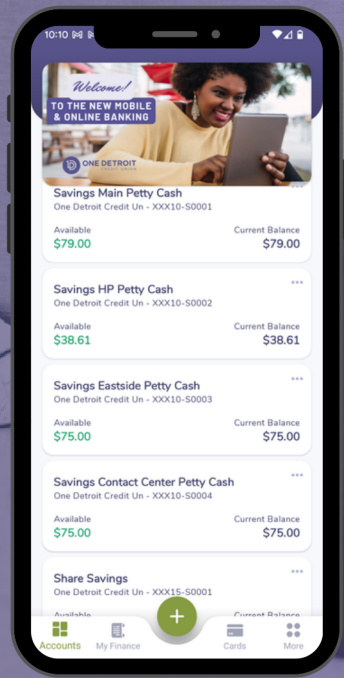


# NEW! MOBILE BANKING 2.0

We've made some big improvements to mobile and online banking. These changes will make it simpler to manage your 1DCU accounts on the go.

- **CUSTOMIZE YOUR HOME SCREEN** with the information you need at your fingertips.
- **KEEP TRACK OF WEEKLY SPENDING** right from your home screen.
- **MANAGE LOAN PAYMENTS** using the "Pay Loan" button to quickly pay a loan.
- **BLOCK & UNBLOCK DEBIT CARDS** from your mobile device.

NEW MOBILE APP



## MOBILE BANKING TIPS: IMPORTANT DETAILS YOU NEED TO KNOW

- You will need to update the app before logging in.
- You may continue to use your existing login information when using the new app. You will not need to create a new login.
- If you currently have account alerts set up, you will need to reset those when the new system is live.

[OneDetroitCU.org/One2GO](http://OneDetroitCU.org/One2GO)



SCAN THIS CODE TO LEARN ABOUT THE NEW FEATURES >>>

# ONE DETROIT NEWS

SPRING 2022

SEE WHAT'S INSIDE

**LEADERS WITH IMPACT**  
See which team members were recognized for their innovation.

**NEW! MOBILE BANKING**  
We're making it simpler to manage your 1DCU accounts.

**ANNUAL MEETING NOTICE**  
Save the date for our virtual annual meeting on May 27.

## HERE TO STAY! First Time Auto Loans

We're excited to announce that our First Time Auto Loans are no longer a limited-time promotion; they have become a permanent product.

Whether you're a student or a working adult, we want to help you get into the driver's seat.

**Special Rate for First-Time Buyers**  
First-Time Auto Buyers receive a flat 8.99% APR.\*

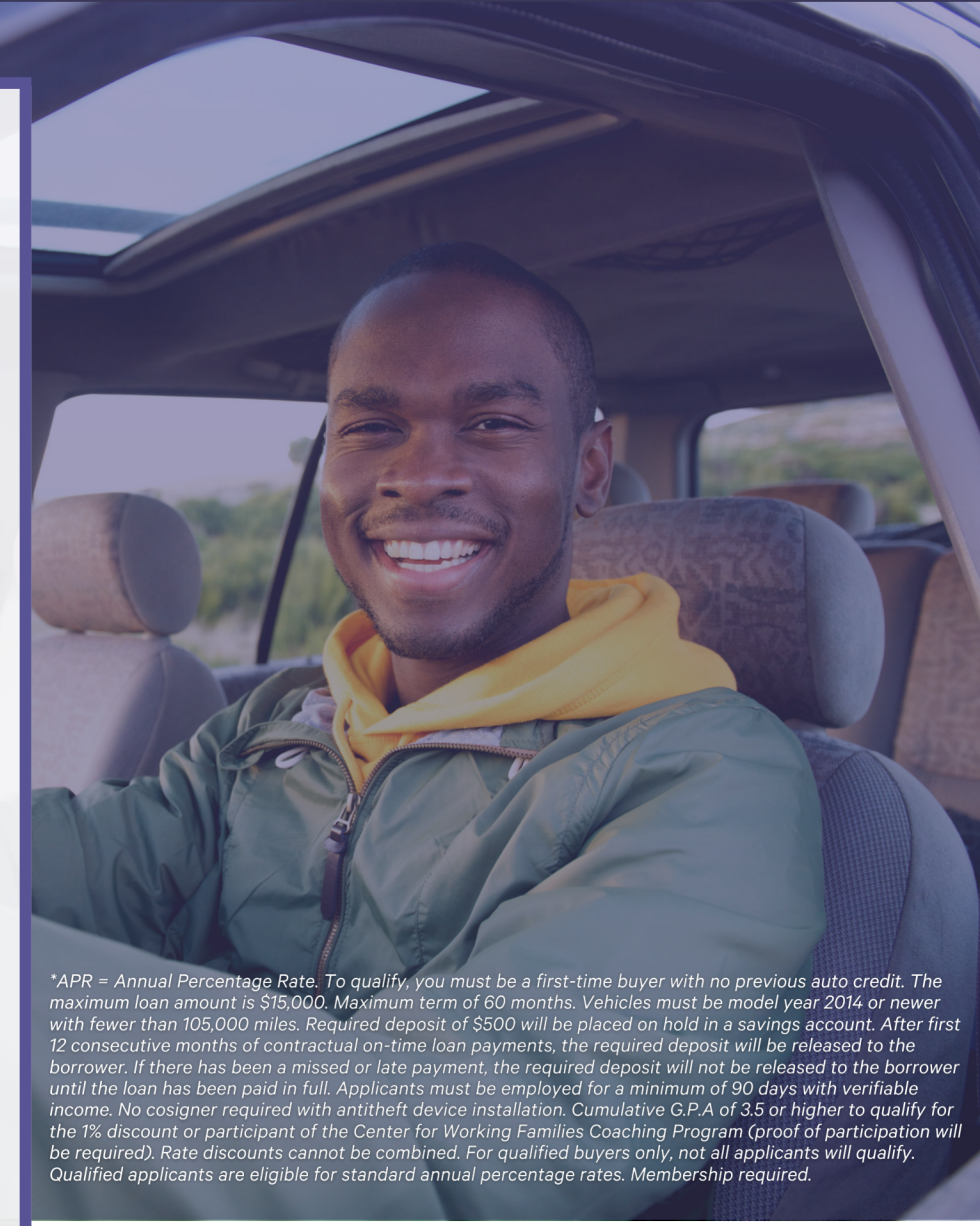
**No Co-Signer Required**  
For qualified applicants.

**Down Payment Into Savings**  
We'll convert your \$500 down payment into a savings account after 12 consecutive months of on-time payments.

**Good Grade Discount**  
Are you a student with a cumulative GPA of 3.50 or higher? Get an additional 1% discount on your interest rate when you show your report card!

**Details You Need to Know**  
- Maximum Loan Value: \$15,000  
- Maximum Term: 60 months  
- Qualified applicants may be eligible for lower APR.\*

Learn more at [OneDetroitCU.org/first-time-auto](http://OneDetroitCU.org/first-time-auto)



\*APR = Annual Percentage Rate. To qualify, you must be a first-time buyer with no previous auto credit. The maximum loan amount is \$15,000. Maximum term of 60 months. Vehicles must be model year 2014 or newer with fewer than 105,000 miles. Required deposit of \$500 will be placed on hold in a savings account. After first 12 consecutive months of contractual on-time loan payments, the required deposit will be released to the borrower until the loan has been paid in full. Applicants must be employed for a minimum of 90 days with verifiable income. No cosigner required with anti-theft device installation. Cumulative G.P.A. of 3.5 or higher to qualify for the 1% discount or participant of the Center for Working Families Coaching Program (proof of participation will be required). Rate discounts cannot be combined. For qualified buyers only, not all applicants will qualify. Qualified applicants are eligible for standard annual percentage rates. Membership required.

## GET A FASTER TAX REFUND



When you select direct deposit as your preferred payment method, your refund arrives sooner than with a paper check.

Follow the instructions on our website to find your account number, and use Routing Number 272078116.

Learn more about Direct Deposit at [OneDetroitCU.org/direct-deposit](http://OneDetroitCU.org/direct-deposit)



# IMPACTING & CHANGING LIVES

Our annual Team Enrichment Day always includes a charitable gift to support a local nonprofit.

This year, we were thrilled to be able to support two organizations making an impact on our community, the American Heart Association and Crossroads of Michigan. These organizations were voted on by our members, team members and followers. Thank you for helping us live our mission to impact and change lives!

Follow @OneDetroitCU on Instagram for more stories about our impact.

SCAN ME



**SAVE THE DATE**  
May 26, 2022 at 7:00 p.m.

# 2022 Annual Meeting

It's time to VOTE for your annual One Detroit Credit Union Board of Directors! Join us for our 2022 VIRTUAL Annual Meeting and Board Election on May 26, 2022 at 7:00 p.m.

If you plan to attend our Annual Meeting, please RSVP by emailing [shay@onedetroitcu.org](mailto:shay@onedetroitcu.org) no later than May 16, 2022. We will send additional details and a link to join the meeting as the date approaches.

This year there are two positions up for re-election on the Board of Directors:

- Orlando Bailey, Chairman - 3-year term
- Mikai Green, Secretary - 3-year term

One seat is currently available for a one-year term.

If you are interested in serving on our board, please submit your letter of interest and resume to: [Hank@OneDetroitCU.org](mailto:Hank@OneDetroitCU.org) or mail to: One Detroit Credit Union, Attention: Hank Hubbard, P.O. Box 32584, Detroit, MI 48232-0584. All documentation must be postmarked by May 16, 2022.

Review candidate bios for each position at [OneDetroitCU.org/who-we-are](https://www.OnedetroitCU.org/who-we-are)

## LEADERS WITH IMPACT



Joumana Mcdad

Congratulations to our team members who were recognized for outstanding impact on our community and the credit union industry!

Executive Vice President Joumana Mcdad has been named as a national finalist by CRMNEXT in its second annual Right on the Money awards. Right On The Money recognizes the people who work at financial institutions for their innovation, ingenuity, and overall impact.



Kyle Zagunis

Director of Operations Kyle Zagunis was awarded the Young Professional of the Year by the Michigan Credit Union League. This award recognizes up-and-coming professionals with proven dedication and enthusiasm for the industry and their community.