



ONE DETROIT  
CREDIT UNION

# MORE THAN BANKING

2026 IMPACT REPORT

# WELCOME TO THE NEW ERA OF ONE DETROIT



**Portia Powell**  
President & CEO

Welcome to the New era of One Detroit Credit Union!

For 91 years, our history has been defined by a simple belief: everyone deserves access to fair financial resources. For decades, our status as a Community Development Financial Institution (CDFI) was the primary engine that allowed us to serve the underserved. It provided the capital we needed to say "yes" when others said "no."

But as we look to 2026, we are evolving. We realized that true impact requires more than just funding; it requires partnership.

This year, we are shifting our strategy to build deeper alliances with the cities, organizations, and leaders who share our vision. We are moving beyond transaction-based banking to become a strategic community partner. You saw this in action with our Inkster branch—a location born not just from market data, but from a direct partnership with city leadership to solve a banking desert.

This is what we mean when we say "More Than Banking." It is not just a tagline; it is our operating model. We don't just open doors; we build bridges.

Thank you for being part of this journey.

Sincerely,  
Portia Powell  
President & CEO  
One Detroit Credit Union

“  
True impact requires  
more than funding; it  
requires partnerships.  
”



# FROM CDFI FUNDING TO STRATEGIC PARTNERSHIP

## HOW WE ARE REIMAGINING COMMUNITY SUPPORT

Historically, One Detroit relied heavily on CDFI grants to fund our mission. While this support remains vital, 2025 taught us that our greatest asset is collaboration. We are no longer waiting for support to come to us; we are actively seeking strategic partnerships with municipalities, non-profits, and local changemakers.

### The Model in Action:

#### The Inkster Success Story

When the City of Inkster faced a critical lack of banking options, they didn't just need a bank—they needed a partner. By collaborating directly with city officials, we established a branch that did more than take deposits; it restored financial dignity to a historic community.



### CHALLENGES & ROADBLOCKS

In 2025, we faced significant roadblocks, including freezes on GGRF and CDFI funds, alongside increased scrutiny placed on Minority Depository Institutions nationwide.

These challenges threatened to slow the work that matters most. To continue delivering for our members, we realized we could not rely on the old models.



# GROWING OUR FOOTPRINT

## BRINGING "MORE THAN BANKING" TO NEW NEIGHBORS.

Our partnership model is working, and we are ready to scale. We are proud to announce that in 2026, One Detroit Credit Union will be opening two new locations.

These expansions are not just about square footage; they are about filling voids in the financial landscape and bringing accessible, fair banking to communities that have been overlooked for too long.

### *River Rouge*

This isn't just a branch; it's a promise kept. Born from a deep partnership with local leadership, this location will restore vital financial services to a community that deserves a neighbor who invests back.

### *8 Mile*

We are taking over a former big-bank location that houses the busiest ATM in the metro area. Where others saw a transaction point, we see a connection point—transforming a high-traffic stop into a hub for financial wellness and opportunity.

# WHERE YOU BELONG

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FIND A BRANCH



## LOCAL ROOTS. OPEN DOORS.

We welcome members who live, work, worship or volunteer in Wayne, Oakland, Macomb and Washtenaw counties in Michigan.

We currently have four branches:

**Main Branch**

630 Howard Street  
Detroit, MI 48226

**Eastside**

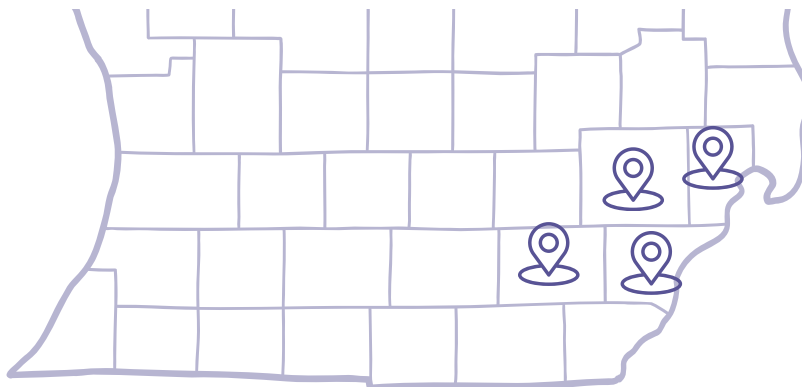
14740 Mack Ave.  
Detroit, MI 48215

**Highland Park**

15123 Woodward Ave  
Highland Park, MI 48203

**Inkster**

2025 Middlebelt Rd  
Inkster, MI 48141



**We are the only financial institution serving  
the cities of Highland Park and Inkster.**

# MEASURING OUR IMPACT



**\$15,684,384**

Total Loans Disbursed in 2025



**12,260**

Total Members



**\$64.3 Million**

Asset Size

## Living Our Mission



**90%**

Of Our Loans Go to Underserved Communities

**\$1 Million** in Payday Loan Fees Saved by Our Members Every Year with MyPay Today

## Key Milestones

**2**

New Branches Opening in 2026

**\$47,557**

Loans Funded in Partnership with Michigan Saves

## Auto Loans

**\$5,512,555.79**

Member Savings with Refi My Ride

**\$33,376,798.53**

Total Dollars Financed with Refi My Ride

**\$4,608,296**

Total Auto Loans Funded in 2025

## Lending Highlights

**\$592,301**

Buy Now Pay Later Loans funded in 2025

**\$207,470**

New Auto Loans Funded with Find My Ride

**\$1,097,000**

Home Equity Loans Funded in 2025

# MEASURING OUR IMPACT

We do not just offer loan products; we design solutions to systemic financial injustices. Whether it is combating the wealth-draining effects of predatory payday and auto lenders, or providing accessible financing for green energy upgrades, every product we deploy is engineered to create a more restorative, equitable economy for Detroiters.



MEMBER SAVINGS WITH REFI MY RIDE

## \$5.5 Million

Reliable transportation is a lifeline to employment, yet many Detroiters are burdened by predatory auto loans. By refinancing these loans at fair rates through Refi My Ride, we have restored over \$5.5 million in wealth to our community, ensuring our members can get to work without going broke.



LOANS FUNDED IN PARTNERSHIP WITH MICHIGAN SAVES

## \$47,557

Creating a restorative economy means making environmental sustainability accessible to everyone. Our partnership with Michigan Saves provides the upfront capital needed for home energy upgrades, lowering utility bills and promoting climate readiness in underserved areas.



PAYDAY LOAN FEES SAVED ANNUALLY

## \$1 Million

Traditional payday lenders strip wealth from Detroit's most vulnerable neighborhoods. Our MyPay Today program offers a safe, accessible alternative, breaking the cycle of predatory debt and keeping \$1 million annually right where it belongs: in our members' pockets.

# SUCCESS STORY: INKSTER IMPACT

➔ During its first six months of operation, our Inkster branch made a big impact on the local community.



NEW MEMBERS  
**114**



ESTIMATED INVESTMENT  
**\$500,000**



LOAN DOLLARS  
**\$126,512**



NEW LOANS  
**21**



One Detroit Credit Union is the first financial institution to open a branch in Inkster in over seven years. Serving financial deserts and expanding access to financial services are key components of our mission to impact and change lives.

Interested in opening a branch in your community? Please reach out to our team at (313) 965-8640.



# SPECIALIZED PRODUCTS

*To combat the wealth-draining effects of predatory payday lenders and inflated auto-rates in Detroit, our MyPay Today and Refi My Ride programs have restored millions of dollars in savings directly back into our members' pockets.*

## First Time Auto Buyer

First Time Auto Buyer  
Home Equity Loan up to 100% LTV  
Refi My Ride

Relationship Based Lending Products that provide access to capital  
My Pay Today  
By Now Pay Later  
Courtesy Pay

## Home Equity Loans

We lend up to 100% of a home's value, compared to the 80% standard at most institutions.

## Refi My Ride

We help members escape high-interest auto loans, saving them an average of \$3,000 over the life of the loan.





# A JOURNEY TOWARD FINANCIAL HEALTH

In 2016, Detroit resident Catherine Dorsey moved to Ohio to pursue her dream of becoming a nurse. However, the financial strain of medical school and daily living expenses led her to secure quick-cash loans from predatory lenders. Focused on immediate survival, Catherine didn't initially realize the devastating terms of her debt: for a total of \$7,000 borrowed, she was on track to pay back \$22,000. These high-interest rates left her trapped in a cycle of working solely to cover nearly \$1,000 in monthly payments, with no room for savings or personal well-being.

Seeking a way out, Catherine turned to One Detroit Credit Union, a certified Community Development Financial Institution (CDFI). With the guidance of the branch staff, she consolidated her high-interest debt into a manageable plan. The results were life-changing, reducing her monthly obligations from \$1,000 to just \$320. This intervention not only saved her thousands of dollars in interest but also provided the financial breathing room she needed to finally start saving and investing in her future.

# BREAKING THE CYCLE

## HOW AFFORDABLE AUTO LOANS ARE STEERING DETROITERS TOWARD FINANCIAL FREEDOM

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In a city like Detroit where a car is essential for employment, many first-time buyers with poor or no credit are often trapped by predatory lenders or forced to buy unreliable vehicles. To solve this, One Detroit Credit Union launched its First-Time Auto Loan Program, specifically designed for members without a prior vehicle loan history. In its first 100 days alone, the program funded over \$370,000 in loans for 27 members, offering a stable interest rate of 8.99% APR and requiring only a 90-day employment record—eliminating the need for a co-signer regardless of the borrower's credit score.

To ensure long-term success, One Detroit partnered with the United Way's Center for Working Families to provide members with financial literacy and life coaching.

This collaboration helps borrowers navigate their budgets and stay on track with payments, turning a simple car loan into a tool for economic mobility. By replacing exploitative dealership contracts with affordable, reliable financing, the program empowers Detroiters to secure dependable transportation, maintain steady employment, and take control of their financial destinies.



Member Jacqueline Richmond was able to purchase her first vehicle after being turned down by other lenders.




# IN THE NEWS

READ MORE



With a captivating story and strong leadership, One Detroit CU has been recognized by news organizations across the region. We have been featured for our unique member-focused initiatives, our leadership in addressing industry-wide challenges with innovative solutions, and impact on the local financial landscape.



**Credit unions provide ownership and financial empowerment to members, communities they serve**

READ MORE AT [MODELDMEDIA.COM](https://modeldmedia.com)



**Detroit's Young Investors Are Being Mentored Into Million-Dollar Mindsets**

READ MORE AT [MICHIGANCHRONICLE.COM](https://michiganchronicle.com)



**One Detroit Credit Union paves the way to a greener future for metro Detroit**

READ MORE AT [OUTLIERMEDIA.ORG](https://outliermidia.org)

# MEETING DETROITERS WHERE THEY ARE

**Community Engagement is at the core of our mission**

True community banking doesn't happen behind a desk. In 2025, we took our mission to the streets, the courts, and the neighborhoods of Detroit. By showing up where our members live and play, we proved that One Detroit is more than a financial institution—we are an active, invested neighbor.



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MORE IMPACT  
STORIES



# POWERED BY PARTNERSHIPS UNITED FOR A STRONGER DETROIT

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**Interested in partnering with us?** We would love to work with you!

Please reach our to our team at (313) 965-8640.

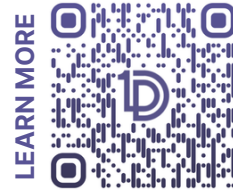


# MORE THAN BANKING. TOGETHER.

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## Become a Member

When you become a member of One Detroit Credit Union, you become an owner, not just a customer. And you're instantly helping more people to access affordable car loans, to get out of debt, open new businesses and achieve their financial goals. The more members we have, the more people we can help access credible, fair and reasonably priced financial products and services. If each person has the tools and resources they need to achieve their goals, we can all thrive—together.



## Make an Impact Deposit

Be a part of the movement with industry leaders to promote economic growth in underrepresented communities. Your deposits remain federally insured up to \$250,000 and are yours to use however you please. You can keep them in a savings account, grow your savings with a CD, set up direct deposits into a checking account, earn dividends, access credit, and enjoy your life. It's more than just a bank account; it also contributes to positive change—simply by being there.





# MORE THAN BANKING. TOGETHER.

## Make a Charitable Donation to the One Detroit Foundation

The One Detroit Foundation is a charitable, 501(c)3 organization dedicated to fostering positive change and sustainable development within the Detroit community. By donating to the foundation, organizations can make a tangible impact on pressing local issues such as education, economic growth, and social equity.

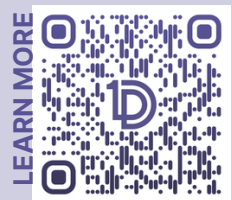


LEARN MORE

## Design Your Own Partnership

There are many ways you can partner with One Detroit Credit Union to make an impact on our community. From creating a loan loss reserve to programming, we'll help you align your mission with impact.

We currently partner with many corporate, nonprofit and government organizations. Whether you want assistance establishing a loan loss reserve, like LISC, or help administering a 0% home loan program like the City of Detroit, we can create a customized partnership that meets your organization's business goals while making a lasting impact on our community.



LEARN MORE

A night-time photograph of the Detroit skyline, featuring several illuminated skyscrapers and buildings. The scene is viewed from across a body of water, with the city lights reflecting on the surface. The image is framed by large, dark blue geometric shapes that create a modern, abstract background. The text is overlaid on the lower-left portion of this background.

# TOGETHER WE CAN IMPACT & CHANGE LIVES

Contact us to begin a partnership with lasting impact across Metro Detroit.



(313) 965-8640



[service@OneDetroitCU.org](mailto:service@OneDetroitCU.org)



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