SPRING 2021

# ONE DETROIT NEWS

SEE WHAT'S INSIDE

**CATCH THE MAGIC** 

Members of One Detroit CU can catch some magic with Club Magic.

#### FRAUD PREVENTION

These numbers may call to review suspicious activity on your account.

#### YOUTH MONTH

t's the perfect time of year to teach your kids about saving for the future.

# SPRING CLEAN YOUR FINANCES

Dusting off cobwebs, scrubbing corners, purging old clothes from the closet. Spring is the time of year when many of us give our homes a thorough deep cleaning.

It's also the perfect time of year to get your finances in order, especially with tax deadlines approaching. As you're putting away your dusters and mops, pull out a calculator and your most recent financial statements.

Let's do some financial spring cleaning!



Relax and take a break from your loan payments this summer when you refinance with Refi My Toy.







Learn more or apply online at OneDetroitCU.org/RefiMyToy



## MORE WAYS TO SAVE

Spring is a great time to get rid of things that no longer serve you, and start creating good financial habits for the rest of the year. These savings products make it simple to get yourself on the right track.

#### Save to Win

Save to Win is a unique Share Certificate that gives you a chance to win monthly and quarterly cash prizes, in addition to your savings. As your deposits grow, so do your chances of winning!

All you need to get started with Save to Win is \$25. We can help you build up a minimum deposit for a traditional Share Certificate, then work your way up to an Individual Retirement Account (IRA).

Learn more about Save to Win at OneDetroitCU.org/save-to-win.

#### **Club Magic**

You choose the amount to deposit in your Club account (by payroll deduction for automatic deposits or by cash). Then, just like magic, your account grows as deposits are made and dividends are posted monthly.

On October 31 the funds are transferred from Club Magic to your savings or checking account so that you may use the funds as you desire. It's a great way to save for holiday shopping or an end of year vacation.

Learn more at OneDetroitCU.org/club-magic.



Get cash back into your pocket every month when you cut your current interest rate in half with *REFI MY RIDE*.

## Over \$3.9 million saved

1DCU members have saved more than \$3.9 million by switching their auto loans to *REFI MY RIDE*.





To learn more about Refi My Ride or apply online, visit OneDetroitCU.org/refimyride.

#### Tax Season is Here

You'll get your refund faster if you use direct deposit for tax refunds. Tell your tax preparer that you prefer direct deposit, or provide your bank account information to the IRS when you file your returns. Find out how you can use your tax refund to build credit with our Credit Builder Loan

at OneDetroitCU.org/credit-builder.

#### **ANNUAL MEETING 2021**

It's time to VOTE for your annual One Detroit Credit Union Board of Directors! Please save the date for our Annual Meeting on May 27, 2021.

Details can be found on our website at OneDetroitCU.org/Annual-Meeting.



#### **1DCU Fraud Prevention:**

These numbers may call to review suspicious activity on your account.

- Live Person 1-888-241-2440
- Alt number 1-855-959-1178
- Visa Card Services 1-855-961-1602

If you do not respond to the calls, your card may be blocked until you verify the activity. This is for your protection.

We may ask you to review multiple transactions on one phone call. It is very important to listen to each transaction and be sure to verify whether the transaction was fraudulent or legitimate.

#### **Keep Your Account Information Up-To-Date**

If there is suspicious activity on your account, we'll need to know the best way to reach you. Log in to your account or click here to update your contact information now.

#### **Lost or Stolen Cards**

If your card is lost or stolen, there are steps you can take to protect your account from the risk of having fraudulent transactions.

For lost or stolen debit/ATM cards, please call (313) 965-8640 and follow the prompts on our automated voice system.

For lost or stolen VISA cards, please call (800) 325-3678.

#### How to block your card using the 1DCU mobile app

- Log onto online banking or the 1DCU mobile app.
- Click on "cards" on the main menu.
- Select "block the card" on the card you wish to block.
- A pad lock icon will display, showing that the card has been blocked.
- You may choose to keep a card blocked when not in use to help deter online fraud.

#### **Security Tip**

One Detroit Credit Union will never ask you for your account number or password in an email.

## APRIL IS CREDIT UNION Youth Month!

### DON'T LEAVE YOUR MONEY LION AROUND!

It's the perfect time of year to teach your kids about money and saving for the future.

Stop by any 1DCU branch and ask about our Young Detroit Checking accounts or Seymour Bucks for younger children.



#### JUST FOR KIDS

Go wild for savings with this coloring sheet just for young savers.

Download and print additional copies at OneDetroitCU.org/justforkids

#### **How to Find Your Account Number**

Log in at Online.OneDetroitCU.org or on our mobile app. Click on your Share Draft or Share Savings account. Select "Details." For Share Draft accounts, you'll use your MICR number (a nine-digit number).

For Share Savings, you'll use your six-digit Account Number. Use Routing Number 272078116.



#### **CONTACT US**

313-965-8640 www.OneDetroitCU.org



