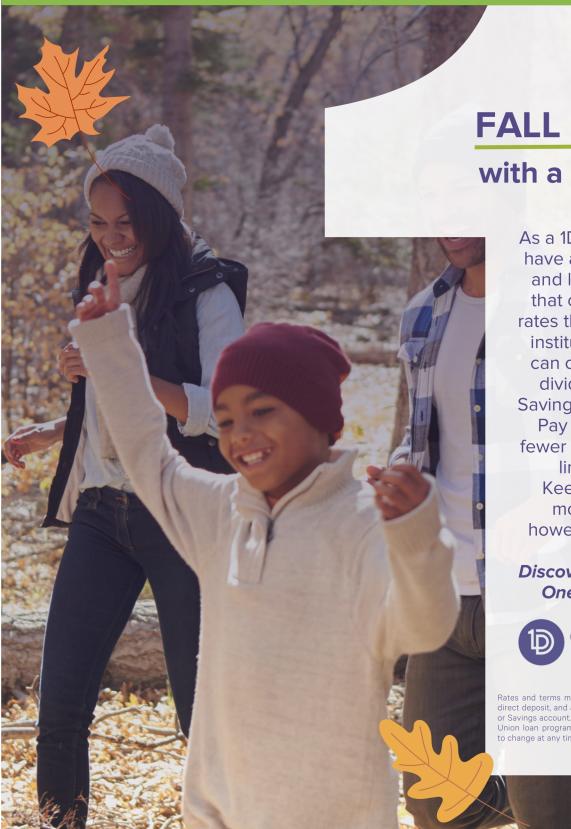
# ONE DETROIT NEWS



**FALL IN LOVE** 

with a better rate

As a 1DCU member, you have access to savings and lending products that come with better rates than what for-profit institutions like banks can offer. Earn higher dividends on Share Savings and Certificates. Pay lower rates and fewer fees on loans and lines of credit. Keep more of your money to spend however you choose.

Discover better rates at OneDetroitCU.org



ONE DETROIT
CREDIT UNION

Rates and terms may vary depending on credit qualifications, direct deposit, and automatic payments from a 1DCU Checking or Savings account. All loans are subject to approval. All Credit Union loan programs, rates, terms, and conditions are subject to change at any time without notice. Membership required.



### Ready to hibernate through the Michigan Winter?

Apply for a Home Equity Line of Credit from One Detroit Credit Union, and access funds for just about anything you wish:



**RENOVATIONS** 



**EDUCATION** 



**NEW APPLIANCES** 



**DEBT CONSOLIDATION** 



**VACATION** 



MAJOR PURCHASES

A Home Equity Line of Credit or Fixed Term Loan is a great way to pay for home improvements, as well as other large purchases. Other lending institutions only loan on 80% of the value of your home. One Detroit Credit Union will loan on up to 100% of the value of your home - which means you will have more money to work with! Visit OneDetroitCU.org/home-equity to get started.



## **1DCU** in the Community

We love meeting new friends and seeing familiar faces. If you see us at a community event, please stop by and say hello!





Team Event with Metro West Chapter of Michigan Credit Union League







\$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. As of press time, 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.





# 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



Did you have a Holiday Loan in 2022? Keep an eye out for your 2023 pre-approval email coming soon!

\*Subject to credit approval. Offer valid November 1, 2023 through January 31, 2024. Visit OneDetroitCU.org/holiday for details.





#### **2023 HOLIDAY BRANCH CLOSINGS**

Friday, November 10

Thursday, November 23

Sunday, December 24

**Monday, December 25** 

**Monday, January 1** 

Veteran's Day OBSERVED

Thanksgiving Day

Christmas Eve

Christmas Day

New Year's Day 2024



