

2025 HOLIDAY BRANCH CLOSINGS

Tuesday, November 11	Veteran's Day
Thursday, November 27	Thanksgiving Day
Wednesday, December 24	Christmas Eve
Thursday, December 25	Christmas Day
Thursday, January 1	New Year's Day 2026

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.

Start with as little as \$1.00!

Learn more at OneDetroitCU.org/club-magic



ONE DETROIT NEWS

IS YOUR HOME Winter-Ready?

Make your current house your dream home so you can hibernate in comfort through the Michigan winter.

A home equity loan or line of credit turns your home's value into a pool of cash which you can access as needed.

Take a look inside to learn just a few of the ways you can use a Home Equity loan to make your home winter-ready.

Borrow Up to 100% LTV

LTV=Lifetime Value



SCAN ME

Most financial institutions will only lend you up to 80% of your home's value!



Woodward Dream Cruise



Hoopfest with the Motor City Cruise



1DCU Annual Picnic



Money Matters for Youth Scholarship Donation



Detroit Youth Sports Showcase



ONE DETROIT CREDIT UNION
 DATE July 22, 2025
 \$ 25,000
 TWENTY FIVE THOUSAND 00/100 DOLLARS
 PORTIA POWELL



313-965-8640
www.OneDetroitCU.org

SEE WHAT'S INSIDE

YOUR MONEY. YOUR FUTURE
 Setting students up for success

1DCU IN THE COMMUNITY
 Check out our latest events

FIND YOUR RIDE
 Search, price & test drive your next vehicle

YOUR MONEY YOUR FUTURE

ENROLL NOW



Collegiate Checking Sets You Up for Success

Whether you're just starting college or preparing to graduate, the Collegiate Checking account is designed to grow with you. We offer the tools, flexibility, and support you need to succeed financially.

- Earn Interest
- No Monthly Maintenance Fee
- No Minimum Balance
- Free Debit Card
- Credit Counseling
- Credit Builder Loans
- Fraud Monitoring

Get started today at
OneDetroitCU.org/Collegiate-Checking

NEW MEMBER BENEFIT

FIND MY RIDE

TRY IT OUT!



YOUR ALL-IN-ONE TOOL
TO RESEARCH, PRICE,
AND TEST DRIVE YOUR
NEXT VEHICLE

SPECIAL RATES FOR

Electric &
Hybrid
Vehicles



- RESEARCH AND SAVE VEHICLES YOU LIKE
- GET CARFAX REPORTS, SAFETY RATINGS AND VALUATIONS
- COMPARE LOCAL DEALERSHIP PRICING
- COMPLETE A VIRTUAL TEST DRIVE
- GET PRE-APPROVED BEFORE YOU VISIT THE DEALERSHIP

Get Started at OneDetroitCU.org/FindMyRide



GET READY TO PUT A LITTLE

Extra Jingle

IN YOUR POCKET

Holiday Loans will be available beginning November 1, 2025

Did you have a Holiday Loan in 2024? Keep an eye out for your
2025 pre-approval email coming soon!

Subject to credit approval. Offer valid November 1, 2025 through January 31, 2026. Visit OneDetroitCU.org/holiday for details.



GET YOUR HOME Winter-Ready

NMLS # 1313879



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:

UPGRADE INSTALLATION OR FLOORING

Seal up those cracks! Good insulation means lower utility bills and a warmer home when temperatures drop below freezing.

GUTTER CLEANING AND REPAIR

Clogged gutters can lead to ice dams, which can cause water to back up under your shingles and into your home.

MAINTAIN YOUR HVAC

Complete annual maintenance to help you avoid costly emergency repairs during a cold snap.

REPAIR OR REPLACE YOUR OLD ROOF

Protect your home from snow and ice! A leaky roof can lead to significant water damage and heat loss.

UPGRADE YOUR FURNACE

If your furnace or boiler is nearing the end of its lifespan, replacing it with a new, high-efficiency model is a smart move.

REPLACE OLD WINDOWS & DOORS

If your windows and doors are old and drafty, replace them with modern, energy-efficient models.

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.

Subject to credit approval and program guidelines. This offer applies only to new home equity line of credit loans. Only Primary residence properties, which the borrower owns and occupies are eligible. Not available on a second/vacation home, rental/investment property or mobile home. Offer limited to residences in Michigan. Your rate is based on 1DCU published rates which are subject to change. Rates are based on LTV and your credit score. The home equity line of credit is available for primary residence properties with a 100% or lower combined loan-to-value (LTV) ratio. Property insurance is required. Flood insurance may be required. This product has variable rate that is based on the market rates (prime plus margin).

SCAN ME

