

# ONE DETROIT NEWS

## MONEY SMART KIDS

*Celebrate Youth Month  
with Fun and Learning*

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

We're working to lay the foundation for smart money habits, preparing our youngest members to manage their finances as they grow. Inside this newsletter, you'll find products and resources designed for kids, youth, and teens to help them learn about saving and spending at every stage of life.

Plus, stop by any 1DCU Branch for this special offer! Just for the month of April, every youth member who opens or makes a deposit to a Seymour Bucks Account will receive a Money \$mart kids book along with a special savings punch card.



SEE WHAT'S INSIDE

**NO PAYMENTS FOR 60 DAYS**  
On new and used auto loans

**JUST FOR KIDS**  
Build good money habits at every age

**TAP AND PAY**  
Is it more secure than swiping?

# NO PAYMENTS FOR » 60 DAYS «



ON NEW AND USED AUTO LOANS



RATES AS LOW AS  
**4.99% APR\***

SCAN ME



**APPLY ONLINE**



**ONEDETROITCU.ORG/VEHICLE-LOANS**

\*APR=ANNUAL PERCENTAGE RATE. RATES AND TERMS MAY VARY DEPENDING ON CREDIT QUALIFICATIONS, DIRECT DEPOSIT, AND AUTOMATIC PAYMENTS FROM A 1DCU CHECKING OR SAVINGS ACCOUNT. RATES AND TERMS ARE SUBJECT TO CHANGE WITHOUT NOTICE. MONTHLY PAYMENT EXAMPLE PER \$1,000 BORROWED ON A LOAN TERM OF 48 MONTHS AT A RATE OF 3.00% ANNUAL PERCENTAGE RATE IS \$42.98. APR VARIES BASED ON MODEL YEAR, TERM, AND CREDIT SCORE. ALL LOANS SUBJECT TO APPROVAL. MEMBERSHIP REQUIRED. 60-DAY NO PAYMENT OFFER AVAILABLE TO QUALIFIED BUYERS ON APPROVED AUTO LOANS. INTEREST ACCRUES FROM THE DATE OF CONTRACT AND IS ADDED TO THE PRINCIPAL BALANCE. THIS MAY RESULT IN HIGHER TOTAL LOAN COSTS. OFFER SUBJECT TO CREDIT APPROVAL AND MAY NOT BE COMBINED WITH OTHER OFFERS. TERMS AND CONDITIONS APPLY. SEE ONEDETROITCU.ORG/VEHICLE-LOANS FOR COMPLETE DETAILS, INCLUDING ANNUAL PERCENTAGE RATE (APR), LOAN TERMS, AND ELIGIBILITY REQUIREMENTS.

## Get Your Refund Faster with Direct Deposit

You'll get your money 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 government when you file your returns. You can even split your refund into two or even three different accounts, making it easier to save some of your refund money.

Learn more at [OneDetroitCU.org/direct-deposit](https://www.onedetroitcu.org/direct-deposit)



Use Routing Number 272078116 in the refund section on Form 1040 Line 76b-d, or Form 1040EZ Line 13b-d.



# Has Your Teen Outgrown THEIR PIGGY BANK?

## YOUNG DETROIT CHECKING

Freedom. Independence. Self-Sufficiency. Your first checking account is a sign of financial maturity. You are ready to take your first steps into adulthood and begin establishing lifelong smart money habits.

Whether they're starting their first job or heading off to college, a Young Detroit Checking Account can help give teens a sense of freedom and independence while gaining real-world experience managing their finances.

## SAFER THAN CASH

Don't store your money under the mattress!

If your teen receives an allowance or earns money for chores and odd jobs, a checking account offers a safe place to keep track of their earnings. They'll receive a debit card which they can use for purchases almost anywhere Mastercard debit cards are accepted and to access cash when needed. They can even have their paycheck direct deposited into their checking account!

## ACCOUNT FEATURES

- Designed for teens and young adults aged 13-26
- Service fee is waived
- Debit Card
- Online and Mobile Banking
- Direct Deposit
- Parent or legal guardian joint owner on the account

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## FREE \$mart Money Book



### with Every Seymour Bucks Account

Visit any 1DCU branch to receive a free \$mart Money Kids book when you open a Seymour Bucks account for kids age 13 and younger.

## Help Your Little Ones SAVE BIG



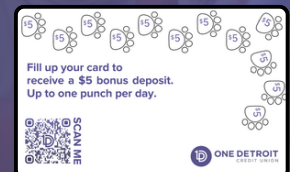
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## SEYMOUR BUCKS

To help children learn the benefits of saving at an early age, we have a Share Savings account designed for those under the age of 13. With your guidance, they'll take the first steps of their financial journey with an account that makes saving fun.

## WATCH YOUR SAVINGS GROW

Kids can receive a \$5 deposit once their savings punch card is full (1 punch earned for \$5 minimum deposit per day). They can also earn \$.50 for each "A" or "S" received in major subjects on current report cards.



## SMART MONEY HABITS FOR LIFE

Seymour Bucks is a safe way for kids to learn about money management. They'll have fun filling their punch cards, but the good financial habits they build will be even more valuable. Set them on the right path by opening an account today. Scan the code to get started.

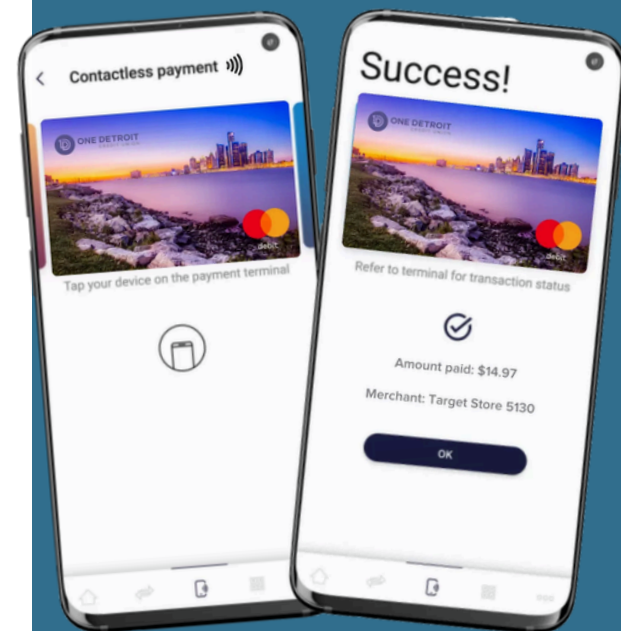
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# Tap & Pay with Confidence

Add your 1DCU debit card to your digital wallet

1. Add your 1DCU Mastercard debit card to your payment-enabled mobile phone or device
2. Look for the Contactless Symbol on the terminal at checkout
3. Hold your phone or device over the symbol to pay



## Is Tap to Pay More Secure Than Swiping or Inserting Your Card?

### Card Skimmers are a Common Scam

Learn how to make sure your payments are secure.

#### What are Card Skimmers?

Card skimmers are typically hidden inside of card readers. Card skimmers record and store credit card information and PINs that can be recovered later to create counterfeit duplicates. Fraudsters then use the counterfeit cards to try to spend your money illegally.

#### How is Tap to Pay Different?

Tap-to-pay does not put your card in contact with card skimmers. When you tap to pay, your card never makes physical contact with the payment terminal's card reader. Instead, it sends a one-time code containing your payment information to a payment processor. When you tap your card, it exchanges a unique, encrypted code instead of your credit card number and billing address.

That makes it extremely difficult, if not impossible, to access someone's credit card information by skimming a contactless card payment. Contactless ATMs work the same way as contactless payments.

Experts agree that tap-to-pay and chip payments are both more secure than swipe payments. You can make your payments more secure by adding your 1DCU Mastercard debit card to your digital wallet.

Learn more at [OneDetroitCU.org/digital-wallets](https://OneDetroitCU.org/digital-wallets)



## Annual Meeting Notice: May 22, 2025

It's time to VOTE for your annual One Detroit Credit Union Board of Directors! Join us for our 2025 Annual Meeting and Board Election on May 22, 2025 at 7:00 p.m.

Additional details are available at [OneDetroitCU.org/annual-meeting](https://OneDetroitCU.org/annual-meeting). If you plan to attend our Annual Meeting, please RSVP by emailing [Senna@OneDetroitCU.org](mailto:Senna@OneDetroitCU.org) no later than May 12, 2025.

If you are interested in serving on our board, please submit your letter of interest and resume to: [Portia@OneDetroitCU.org](mailto:Portia@OneDetroitCU.org) or mail to: One Detroit Credit Union, Attention: Portia Powell, P.O. Box 32584, Detroit, MI, 48232-0584. All documentation must be postmarked by May 12, 2025.



313-965-8640  
[www.OneDetroitCU.org](https://www.OneDetroitCU.org)

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