

# ONE DETROIT NEWS

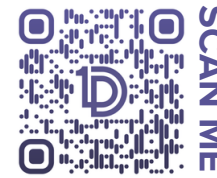
## Have You Seen Our NEW LOOK?

*We have a new website!*

We're thrilled to announce the launch of our new website, designed with you, our valued member, in mind! We know our website is an important way you connect with us, and this new version makes it even easier and more enjoyable.

You'll find a fresh, modern look that's simple to navigate, and improvements designed to enhance your online experience. Whether you're on your computer, tablet, or smartphone, you'll be able to quickly find the information you need. It's now even more intuitive and user-friendly.

**We invite you to explore the new site at [OneDetroitCU.org](http://OneDetroitCU.org). We think you'll love the improvements!**



## Congratulations to Our \$5,000 WINNER

1DCU member Balettha Gee Hudgens recently won the national \$5,000 Save to Win prize and we couldn't be happier for her!

Would you like a chance to win, too? Save to Win is a very unique Share Certificate account designed to making saving fun.

Start with as little as \$25 and earn chances to win cash prizes as your balance increases. To learn more, scan the code or visit [OneDetroitCU.org/save-to-win](http://OneDetroitCU.org/save-to-win).



## Are You Ready for SUMMER FUN?

### Summer Fun Loans

Our popular Summer Fun Loans are flexible and can be used for just about anything you like! Take a vacation, purchase membership to local attractions, send the kids to summer camp, or upgrade your backyard. The choice is yours. How will you have fun this summer?

- **Borrow \$500 - \$4,000**
- **Rates as low as 8.99% APR\***
- **Terms up to 12 months**

Ready to get the fun started? To learn more about Summer Fun Loans and apply online, visit [OneDetroitCU.org/summer](http://OneDetroitCU.org/summer) or scan the code above.

\*APR = Annual Percentage Rate. This rate and the amount of your loan are subject to credit approval and based on your credit score. Membership required. Offer valid June 1 through August 31, 2025.

## DON'T MOVE... IMPROVE!

### WITH A HOME EQUITY LINE OF CREDIT

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!

## Borrow Up to 100% LTV

LTV=Lifetime Value



Find out how you can put your Home Equity Loan or Line of Credit to use inside.



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

SEE WHAT'S INSIDE

**NEW! FIND MY RIDE**  
Your brand new vehicle search tool

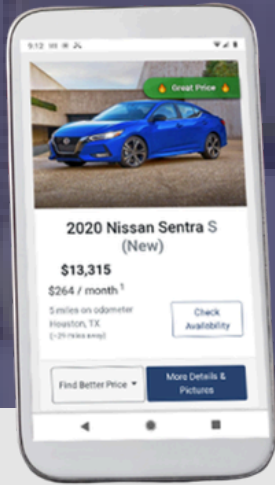
**\$5,000 WINNER**  
Save to Win's Grand Prize

**FEELING THE INFLATION PINCH?**  
Learn how to consolidate your bills

# NEW! Find My Ride

Shopping for a new car? It's never been easier! One Detroit Credit Union now has an online search tool to help you research the perfect ride, find pricing at local dealerships, and apply for financing all in one place. Simply visit our website and select your preferred features to begin your vehicle search today.

- ✓ New Vehicles
- ✓ Used Vehicles
- ✓ Electric and Hybrid



## Do All of Your Car Buying Research in One Place!

- Educational Articles & Tips
- Financial Calculators
- Vehicle History Reports
- Auto & Safety Values
- Virtual Test Drive Videos
- Estimated Monthly Payments

SCAN ME



To learn more, scan the code or visit [OneDetroitCU.org/findmyride](https://OneDetroitCU.org/findmyride)

# Check Out These Benefits



Are you missing out on the benefits of a One Detroit Checking Account? Enjoy the convenience of managing your money with ease and staying in control of your finances.

With a One Detroit Checking Account, you'll gain access to benefits including:

- Debit & ATM Card
- Direct Deposit
- Overdraft Protection
- Courtesy Pay
- MyPay Today
- Online & Mobile Banking

Unlock these valuable features and simplify your banking experience today. It's more than just an account; it's a partnership for your financial well-being.

Learn more at [OneDetroitCU.org/checking](https://OneDetroitCU.org/checking)

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Open your checking account online! Scan the code or use your mobile app.

# BURIED IN BILLS?

Feeling the pinch from inflation? Stop juggling multiple high-interest bills and consolidate your debt into one manageable monthly payment.

Our Bill Consolidation Loan can help you pay off multiple loans and/or credit cards, allowing you to get out of debt faster.

- Borrow up to \$20,000
- Interest rates from 10.99% to 18% APR\*
- Terms up to 60 months



## Which Types of Bills Can I Consolidate?

You can consolidate many types of common debt sources with a Bill Consolidation loan, including:

- Credit Cards
- Medical Bills
- Lines of Credit
- Payday Loans
- Personal Loans
- Seasonal Loans
- And More!

Apply online by scanning the code below or visit [OneDetroitCU.org/bill-consolidation](https://OneDetroitCU.org/bill-consolidation).

\*APR = Annual Percentage Rate. Rate and loan amount will be subject to credit approval and based on credit history. Monthly payment example per \$1,000 borrowed at an annual percentage rate of 10.99% for 60 monthly payments would be \$21.74 per month. Membership required.

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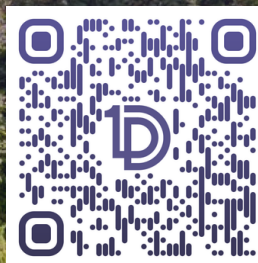
# Don't Move...Improve!



Why not make your current house your dream home? Apply for a Home Equity Line of Credit from One Detroit Credit Union, and access funds for just about anything you wish:

- INSTALL NEW APPLIANCES
- REPLACE OLD INSULATION
- UPGRADE FLOORING
- UPGRADE YOUR KITCHEN
- REPLACE OLD FURNACE OR AC
- MAJOR RENOVATIONS

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Scan the code or visit [OneDetroitCU.org/home-equity](https://OneDetroitCU.org/home-equity) to get started.

# Are You Home-Ready?

## Free Homebuying Resources

NMLS # 1313879



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As a One Detroit Credit Union member, you have access to free resources and confidential support to help you prepare to purchase or refinance your home.

### Free Homebuyer Counseling

When it comes to purchasing a home, understanding your specific financial situation is an important step to improve your overall financial health. Through our partnership with national non-profit GreenPath Financial Wellness, you have access to Free Financial Counseling with an NFCC and HUD certified housing counselor.

A new home starts with a conversation with a GreenPath counselor. Visit [OneDetroitCU.org/financial-management](https://OneDetroitCU.org/financial-management) or call (877) 337-3399 today.

### Connect with a Mortgage Lender

When you're ready to explore financing for your new home, our partners at Mortgage Center can help. Discover all of the home loans available for you, including their exclusive products. Whether you're buying or refinancing your home, their mortgage experts are available to help you find the mortgage that will best fit your needs.

Visit [OneDetroitCU.org/mortgages](https://OneDetroitCU.org/mortgages) to learn more or start your application online.

NMLS # 1313879. Variable Rate Features: Please refer to our rates page at [OneDetroitCU.org/rates](https://OneDetroitCU.org/rates) for terms and conditions.