

ONE DETROIT NEWS



SPRING CLEANING YOUR FINANCES

A Fresh Start is Closer Than You Think

Just as you clear out the clutter in your home, spring is the perfect time to tidy up your financial life. Use this checklist to ensure your money is working as hard as you do:

- **Review Your Subscriptions:** Cancel those "zombie" monthly charges for apps or streaming services you no longer use.
- **Dust Off Your Budget:** Re-evaluate your spending habits to ensure you are prioritizing saving for the future.
- **Consolidate High-Interest Debt:** Look into personal loans or home equity options to combine high-interest credit card balances into one manageable monthly payment.
- **Put Your Refund to Work:** Turn to page 4 for smart ways you can make your tax refund work for you.
- **Go Paperless:** Switch to online and mobile banking to reduce paper clutter and keep your records secure.



ONE DETROIT
CREDIT UNION

SEE WHAT'S INSIDE

FINANCE FOR NEW GRADS
Build smart money habits today

PUT YOUR REFUND TO WORK
Get the most out of your tax refund

SPRING HOME IDEAS
Turn your house into your dream home

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



Scan the code or visit OneDetroitCU.org/home-equity to get started.

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



Are You Home-Ready? Free Homebuying Resources

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 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 to learn more or start your application online.



Spring Project Ideas for Detroit Homeowners

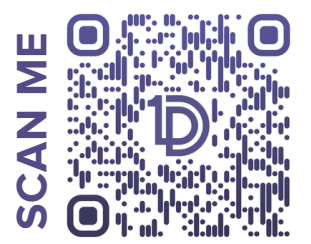
Looking for inspiration? Here are a few ways our members are using their equity this season:

- OUTDOOR LIVING**
Install a new patio, fire pit, or deck to create the perfect space for summer BBQs and family gatherings.
- MODERN KITCHEN REFRESH**
Update old appliances, hardware, or countertops to modernize your home's interior and increase its overall market value.
- STRUCTURAL PEACE OF MIND**
Use the dry spring weather to repair your roof or reinforce your foundation, protecting your investment for years to come.

- CURB APPEAL LANDSCAPING**
Plant native Michigan perennials or install a fresh lawn to make your home the standout beauty of the neighborhood.
- ENERGY EFFICIENT UPGRADES**
Replace aging windows or add attic insulation to keep your home cooler during the humid Michigan summers while lowering your utility bills.
- SMART HOME SECURITY**
Install a modern security system or smart lighting to provide your family with safety and convenience at the touch of a button.

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).



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



1DCU in the Community

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

SCAN ME



Get started today at OneDetroitCU.org/Young-Detroit-Checking



Turn Your Tax Refund Into A BETTER CREDIT SCORE

Don't just spend your tax refund—invest it in your financial reputation.

With a 1DCU Credit Builder Loan, you can use your refund as collateral to build or repair your credit history while keeping your savings intact.

HOW IT WORKS

- You deposit your tax refund (minimum \$500) into your 1DCU Share Savings account.
- We place a temporary hold on those funds and provide you with a loan for that same amount to spend however you wish.
- As you make affordable monthly payments, we report your on-time status to the credit bureaus, helping to boost your score.
- Once the loan is paid off, the hold on your savings is released. You've successfully built credit and you still have your original refund amount in savings!

PRODUCT DETAILS

- Rate: 4.5% APR* regardless of credit score
- Term: Up to 24 months
- Fee: \$20 application fee

Get Started at OneDetroitCU.org/Credit-Builder

*Term of up to 24 months; Annual Percentage Rate (APR) as low as 4.50% APR. Payment Example: 24 monthly payments of \$43.65 per \$1,000 borrowed. The APR of 4.50% is the Credit Union's standard rate. All Credit Union loan programs, rates, terms, and conditions are subject to change at any time without notice. Credit and collateral qualifications apply. Membership required.



SCAN ME

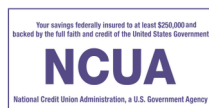
Put Your Tax Refund in the Driver's Seat

Why wait for your refund to disappear on small purchases? This spring, use your tax refund as a powerful down payment on a new or used vehicle to lower your monthly obligation.

- **Get it Faster:** Use direct deposit to get your refund into your account sooner.
- **Lower Your Payment:** A larger down payment from your refund means a smaller loan balance and more affordable monthly terms.

Get Pre-Approved at OneDetroitCU.org/vehicle-loans

Use Routing Number 272078116 in the refund section on Form 1040 Line 76b-d, or Form 1040EZ Line 13b-d to send your refund directly to your 1DCU account.



313-965-8640
www.OneDetroitCU.org

Find My Ride

Refi My Ride

Your First Ride

Auto Loans, Made for You

Whether you're buying your very first car, upgrading your ride, or want to save money on your next auto loan, we're here for you.

Find the right loan for you at
OneDetroitCU.org/vehicle-loans

