

Become a 1DCU Ambassador & earn \$25 for each new account you refer



Take a card

Ask a team member for ambassador cards and fill in your information



Invite your friends to open an account with 1DCU



Get \$25

for each friend who opens a qualifying new account with direct deposit. Receive a BONUS \$25 if that account opens a loan.

Visit any branch for details!

Restrictions apply. Visit [OneDetroitCU.org/ambassador](https://www.onedetroitcu.org/ambassador) for qualification requirements and program details.

Financial Hardship? We're here to help!

If you are experiencing a financial hardship such as a reduction or loss of income, job loss, or excessive monthly debt payments, our Payment Solutions team is here to help.

Please contact us at (313) 965-8640.

RENTING A CAR?

Your Mastercard debit card will not be accepted at rental car retailers. This is to protect you from overdrafts and prevent rental agencies from freezing your funds to cover incidental costs. A safer alternative is to use a 1DCU VISA credit card.

Apply for a 1DCU VISA card using our mobile app or online at Online.OneDetroitCU.org/loan-application.

If you have any questions about your card please call our Contact Center at (313) 965-8640.



Orlando Bailey

Chairman, One Detroit Credit Union

An Important Message From Our Chairperson

Chairperson Orlando Bailey posts short video clips on Fridays about 1DCU's mission, our products, and how we can promote racial equity in our community. Head over to our @OneDetroitCU Instagram page to view the latest Reels!

SCAN THE QR CODE TO VIEW THE
VIDEO AND FOLLOW US ON INSTAGRAM



Take our SURVEY

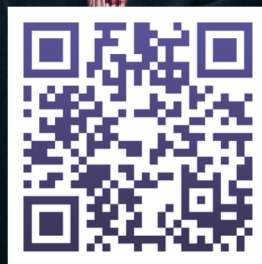
Your feedback helps us improve your member experience and provide more banking products that meet your needs.

To say thank you, each survey response will be entered for a chance to win a \$100 VISA gift card.

Scan the QR code to begin your survey.



SCAN ME



ONE DETROIT NEWS

SUMMER 2022 

SEE WHAT'S INSIDE

LOST DEBIT CARD?

Find out how to protect yourself against fraud

DREAM BIG

Turn your house into your dream home

AN IMPORTANT MESSAGE

from our Chairperson

NEED A VACATION?

Our Summer Fun Loans are flexible and offer affordable interest rates so you can have the best summer ever.

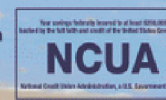
GET RATES AS LOW AS
8.99% APR*
Terms up to 12 months

Apply online today using our mobile banking app or at online.onedetroitcu.org.



ONE DETROIT
CREDIT UNION

*APR = Annual Percentage Rate. This rate and the amount of your loan are subject to credit approval and are based on your credit score and credit history. Offer valid June 1 through August 31, 2022



PROTECT YOURSELF
AGAINST FRAUD

You probably already know that using “password12345” is not secure, but there are some risks you might not have thought about when it comes to password security. Here are some steps you can take to avoid putting your information at risk.



Use a **Passphrase**

A passphrase is a sentence-like sequence of words, sometimes combined with numbers or special characters. A passphrase is similar to a password, but is generally longer for added security. It might be a series of names, song lyrics, or a quote from your favorite book.

Use **Two-Factor Authentication**

Two-factor authentication adds an extra layer of security to your login. It makes it much harder for hackers to gain access to your account because they not only need to have your password, they’d need to physically have possession of your phone as well (to enter the passcode texted to your number).

Use a **Unique Login**

In addition to choosing a strong password (one that’s not easy to guess), it’s important to use a unique password for your credit union accounts. That way, your information won’t be exposed if another site is compromised.

DREAM
BIG

with a Home Equity Loan

What is a Home Equity Loan?

A Home Equity Loan turns your home’s value into a pool of cash which you can access as needed. The funds can be used for just about anything you like!

- Complete major home repairs,
- Renovations or upgrades
- Pay off credit card debt
- College tuition
- Buy a car



What makes a 1DCU
HELOC unique?

Most lenders will only lend on 80% of your home’s value. We can give you up to 100% of your home’s value so you’ll have more money to work with!



ONE DETROIT
CREDIT UNION

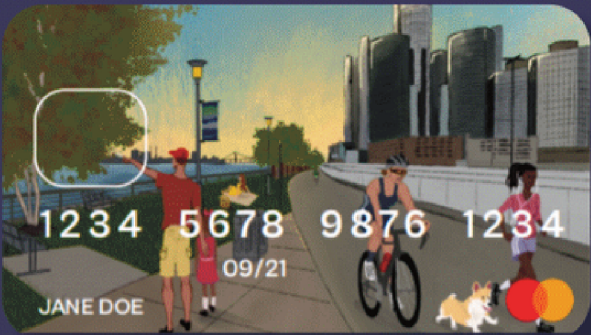
Learn more at OneDetroitCU.org/home-equity



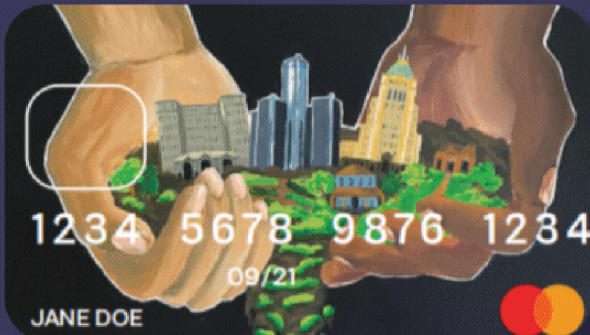
NOT JUST FAST.
INSTANT.

LOST DEBIT CARD?
FORGOT YOUR PIN?
DON’T SWEAT IT.

Choose from two iconic Detroit landmarks for your card.



Card #1 (Riverwalk)



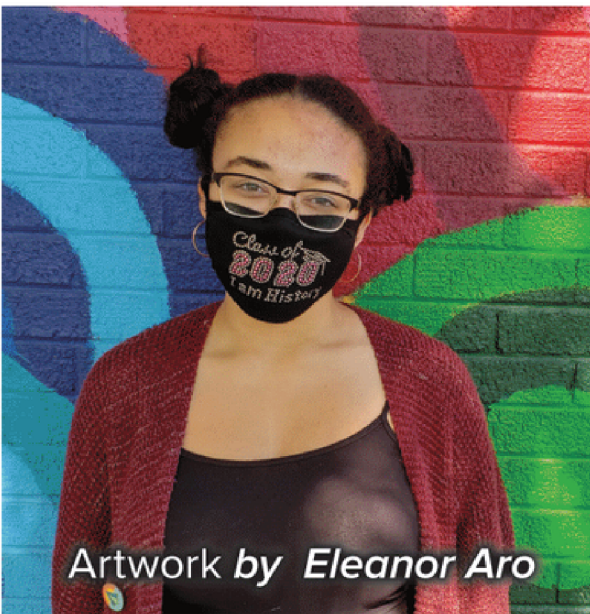
Card #2 (City In Hands)

Our instant issue debit cards come with new designs that celebrate the city we love. 1DCU partnered with Mint Artists Guild to create original artwork for our new debit cards. Mint is a non-profit that guides talented youth artists to learn, earn and launch creative careers and give back in our communities.

For more information please visit [Learn more at OneDetroitCU.org/instant](https://OneDetroitCU.org/instant)



Artwork by *Natasha Guest*



Artwork by *Eleanor Aro*

Please note there is a \$10 fee to replace a lost debit card. If your card has expired, you will receive a new card in the mail within the same month as the expiration date.