

ONE DETROIT NEWS

2024: The Year of Financial Freedom

Ready to reach your financial goals in the New Year?

The New Year is a fresh start, and 2024 can be the year you finally reach your goals. A recent study found that 67% of Americans plan on making a financial resolution for 2024. Does that sound like you?

Yet, eighty-percent of New Year's Resolutions don't make it to February. It can be tough to stick to your resolutions, especially if you've set a challenging goal for yourself. We're here to help you make those resolutions easier to accomplish, so you can live your best life with less financial stress.

Let's take a look at the four most popular financial New Year's Resolutions and how you can achieve them with support from your credit union.

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Data source: The Motley Fool Ascent survey distributed via Pollfish on Nov. 7, 2023.



ONE DETROIT
CREDIT UNION

SEE WHAT'S INSIDE

NEW YEAR, NEW FACES
Meet your credit union leaders

DON'T MOVE...IMPROVE!
Get your home ready for Michigan winter

1DCU IN THE COMMUNITY
See our team in action

NEW YEAR: *Smiling New Faces*

We'd like to extend a warm welcome to the board members and team members who joined us in 2023. Portia Powell, our new Chief Experience Officer, is working to upgrade and improve our member experiences, overseeing retail banking, call center and digital banking, marketing, strategy, and innovation teams. Our Chief Financial Officer, Charles Pruett, will steward our financial strategy and resources.

Our Board of Directors is now led by Board Chair Anne Zobel, who has served on our board for several years, as well as Vice Chair Joshua Roberson, who was also a board member prior to his new position. Thank you all for supporting our credit union's mission!



Portia Powell, Chief Experience Officer



Charles Pruett, Chief Financial Officer



Anne Zobel, Board Chair



Joshua Roberson, Vice Chair



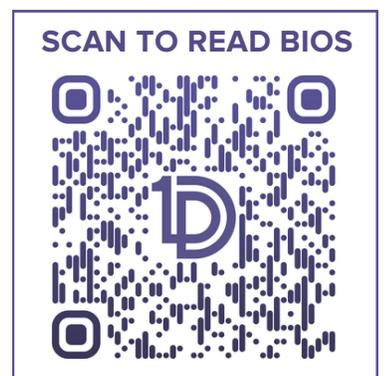
Regina Greear, Associate Board Member



Kai Bowman, Associate Board Member



Anthony Askew, Associate Board Member



SCAN TO READ BIOS

TIME'S RUNNING OUT
Holiday Loans are still available through January 31, 2024. Don't miss your chance to borrow \$500 to \$4,000 to spend on just about anything you like!*

The banner features a dark background with white and blue snowflakes of various sizes. In the center, there is a wooden hourglass with white sand. The text is prominently displayed in white and blue.

Apply Online at OneDetroitCU.org/holiday

*Subject to credit approval. Offer valid November 1, 2023 through January 31, 2024. Visit OneDetroitCU.org/holiday for details.

Let the Good Times Roll in the New Year

Thinking about buying
a new or used car?

We have some of the
lowest rates in town!

Scan the QR code to learn about our auto loan options, view available rates and loan requirements.

SCAN ME



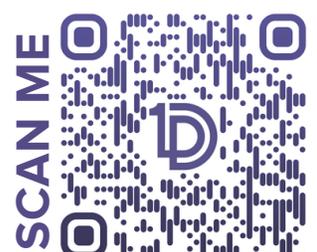
DON'T MOVE...
IMPROVE!



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:

- RENOVATIONS
- EDUCATION
- MAJOR PURCHASES
- NEW APPLIANCES
- VACATION
- DEBT CONSOLIDATION

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.



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

1DCU in the Community

We love meeting new friends and seeing familiar faces. If you see us at a community event, please stop by and say hello!



Operation ABLE Resource Fair



Qualfon On-Site Visit



Lear Corporation On-Site Visit



Bingo Night with the Metro West Chapter of Michigan Credit Union League

2024: THE YEAR OF FINANCIAL FREEDOM

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1. Paying Off Debt

Make it easy with: A BILL CONSOLIDATION LOAN

Our Bill Consolidation Loan can help you pay off multiple other loans and/or credit cards, allowing you to get out of debt faster. Stop juggling multiple payments and consolidate your debt into one manageable monthly payment.



2. Saving for a Significant Financial Milestone

Buying a car or home, having a child, having a wedding

Make it easy with: A HOME EQUITY LOAN

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. We can loan on up to 100% of the value of your home - which means you will have more money to work with!



3. Saving for a Large Purchase

A vacation, new TV, phone, or other electronic device, new furniture or household appliances

Make it easy with: SAVE TO WIN

Save to Win is a different kind of Certificate of Deposit (CD) that gives you a chance to win monthly and quarterly cash prizes, in addition to your savings. As your deposits grow, so do your chances of winning!



4. Reducing Your Spending

Make it easy with: REFI MY RIDE

If you're paying more than 6% APR on your current auto loan, you could be saving money every month by switching to Refi My Ride. Our auto loan refinancing program puts money back into your pocket, so you can spend it on gas, groceries, and other everyday expenses.



With the new year comes goal-setting and resolutions, and the best way to set yourself up for success is to set realistic objectives and find ways to make them simple to incorporate into your life. With a little help from 1DCU, 2024 can be the year you achieve financial freedom.



313-965-8640
www.OneDetroitCU.org