

ONE DETROIT NEWS

SUMMER 2017

SEE WHAT'S INSIDE ▼

NEW DEBIT CARDS

We're making your card more secure than ever, coming this July.

LOVE FREE GAS?

So do we! Check out photos from our gas giveaway and learn about Refi My Ride.

AFFORDABLE VACATIONS

Smarter ways to save and spend for your summer trip.

5 STEPS TO MAKE FAMILY VACATIONS

MORE AFFORDABLE



ONE DETROIT
CREDIT UNION



New 1DCU Debit Cards Coming In July

Beginning in July, all 1DCU debit cards will be smartcards, which are equipped with the new industry standard in fraud-fighting capabilities.

Our new “smart” debit cards will be sent out in eight staggered mailings between July and November. This will replace your current card, and you will get a new card number. Your new PIN will arrive 7-10 days after your new card arrives.

When your smartcard arrives, you will need to call the number on the back to activate it. This will deactivate your old card. Old cards will automatically deactivate 17 days after you receive the replacement.

Finally, if you have any automatic or electronic payment plans set up, you will need to notify the payees of your new card information.

We hope you are as excited as we are about the added security your cards will now have. If you have any questions about your new card, please give us a call at (313) 965-8640 ext. 333.

WHAT IF YOU COULD Treat Yourself To Free Gas Every Month?

Refi My Ride saves 1DCU members so much money, it's like treating yourself to free gas. Every. Single. Month.

HERE'S HOW WE DO IT:

BETTER RATES

When you refinance your auto loan with 1DCU, we're able to cut your current interest rate by 50% or more! That means a lower payment, and an extra \$60-100 in your pocket every month (three full tanks of gas!).

NO HIDDEN COSTS

The length of your loan will remain the same; the only things that change are a lower interest rate and lower monthly payment. No catch, no hidden fees, just better rates.

QUICK & CONVENIENT

The refinance paperwork can be completed in less than 30 minutes. In most cases, once we have all the information, you'll find out on the next business day whether you've been approved.

ALL CREDIT SCORES WELCOME

Credit score isn't everything. We don't rely solely on credit history like most lenders do. Continuous employment, being up-to-date on your current loan and other factors can all help you get a lower rate with 1DCU.

Ready For A Lower Payment?

Apply online at RefiMyRide.org.



REFI MY RIDE GAS GIVEAWAY

To celebrate Refi My Ride, our auto loan refinancing program, we gave away FREE GAS to the first 300 cars at the Wow Marathon Station, located at Mack and Alter Rd. in Detroit from 4-7 p.m. on Tuesday, June 13. Each vehicle was treated to a free fill-up, up to \$20 per car.

In addition to free gas, we also handed out free popsicles and hot dogs to folks waiting in line. A DJ kept the atmosphere at the gas station fun and festive. It felt like a block party!

Many thanks to all the 1DCU team members who volunteered their time to pump gas, chat with visitors, and keep the fun going all afternoon!



5 STEPS TO MAKE FAMILY VACATIONS MORE AFFORDABLE

Summer is here! The weather is warmer and school's out for the season. For many families, that means it's time for a vacation.

Whether you're flying somewhere exotic or packing everyone into the family car and heading to the nearest beach, summer travel costs can add up quickly. Here are five tips to help make your trip more affordable.

1. KEEP YOUR SAVINGS SEPARATE

Set up a dedicated savings account just for your vacation funds and deposit a portion of each paycheck, so you'll know exactly how much you can afford to spend. Plus, it's fun to watch your savings grow while you're planning your trip!

2. SHOP LIKE THE LOCALS DO

Visit the local farmer's market on your next trip. You'll find plenty of inexpensive, healthy snacks that don't require refrigeration. Some markets also host budget-friendly food trucks and free live music. How fun is that?

3. RENT SOMEPLACE WITH A KITCHEN

Eating every meal during your vacation at a restaurant can really rack up your costs. Instead of staying in a hotel, consider renting accommodations with a kitchen so you can cook your own food.

4. DON'T PUT IT ALL ON YOUR CREDIT CARD

Charging your vacation means you'll continue paying interest on your trip long after you've returned home - and the interest rates can be pretty high! Save up in advance or consider a low-interest loan if your financial institution offers one. It will leave your line of credit open for any unexpected expenses while you're traveling.

5. GET A SUMMER FUN LOAN!

We offer flexible, low-interest loans specifically designed to help you have the best summer ever. Borrow as little as \$500 or as much as \$3,000 and take up to 12 months to repay with rates as low as 8.99% APR. Pick up an application at any 1DCU branch!

Want help setting up a savings account for your vacation?

Give us a call at (313) 965-8640 ext. 333.



Annual Meeting

Thank you to all who attended our Annual Meeting on Wednesday, May 24! Board Member Virginia Jennings recognized team members Glynnis Morris and Dominique Woods for five years of service. Our longest standing board member, Bob Feldman, retired after 34 years. We also announced Sean Thornton's continuing service as a member of the board, and welcomed Orlando Bailey and Camille Walker as new board members. Congratulations!

CONTACT US

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