

# ONE DETROIT NEWS

WINTER 2018

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**EASY STEPS**  
to achieve YOUR  
**FINANCIAL**  
**RESOLUTIONS**  
*in 2018*



**ONE DETROIT**  
CREDIT UNION



# EASY STEPS to achieve YOUR FINANCIAL RESOLUTIONS *in 2018*

*Ready to achieve your financial goals? 2018 can be the year you finally make it happen. From building your nest egg to becoming debt-free, we've put together easy steps you can take to make your financial dreams a reality.*

## **I WILL: FINALLY START SAVING FOR RETIREMENT**

*Make it easy with: Save to Win*

Starting a retirement fund from zero can be intimidating. Want to make it simple and fun at the same time? Join 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!

All you need to get started with Save to Win is \$25. We can help you build up a minimum deposit for a traditional CD, then work your way up to an Individual Retirement Account (IRA).

Call (313) 965-8640 or stop by any 1DCU branch to join Save to Win.

## **I WILL: BUILD MY RAINY DAY FUND**

*Make it easy with: Direct Deposit*

Did you know that more than half American families do not have enough savings to cover a \$500 emergency? Unexpected car repairs, medical bills or other expenses can be catastrophic if you're not financially prepared.

It's easier than you think to start building up your rainy day fund! The key is to save a little at a time and use Direct Deposit to keep your emergency savings separate so you'll be less tempted to spend it on something else. Every time you get your paycheck, have a small amount deposited into a dedicated savings account. If you save just \$10 per week, by the end of the year you'll have your \$500.

Call (313) 965-8640 or stop by any 1DCU branch to set up Direct Deposit.





**I WILL:  
GET RID OF HOLIDAY DEBT**

*Make it easy with: Club Magic*

The key to avoiding a holiday hangover is to start early. Don't feel like you need to have anything already saved to start saving.

Club Magic makes it easy to save for the holidays, so you don't have to max out your credit cards. This past year, 1DCU members saved more than \$300,000!

You choose the amount you want to deposit into your Club Magic account. You'll earn monthly dividends on your deposits. Then, on November 1, the funds are automatically transferred into your checking or savings account so you can spend them however you wish!

Call (313) 965-8640 or stop by any 1DCU branch to join Club Magic.

**I WILL:  
IMPROVE MY CREDIT SCORE**

*Make it easy with: Borrow & Save*

We all know that a good credit score is important to secure financing when you need it, at affordable rates. If you don't have a credit history, however, it can seem impossible to even get started.

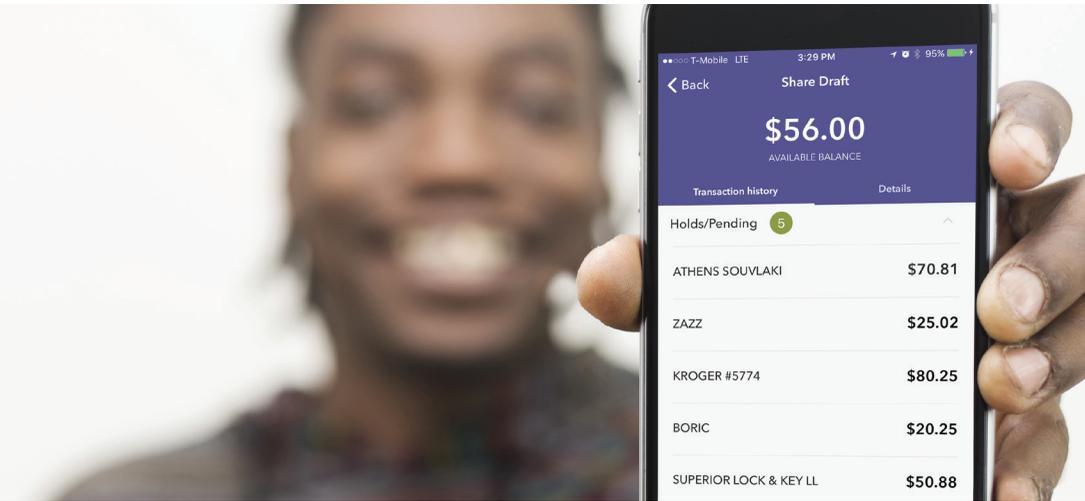
Our Borrow & Save program helps you build strong credit - even if you don't have a credit history - so you can secure financing when you need it, at reasonable rates. It's a small dollar loan that includes a savings component. So you get access to the funds you need, build your savings and improve your credit score all at the same time!

Call (313) 965-8640 or stop by any 1DCU branch to request Borrow & Save.

INTRODUCING

# ONE 2GO

THE NEW ONLINE BANKING & MOBILE APP



Our new online banking experience and mobile app are here! You can now do almost anything you would do at a 1DCU branch right from your smartphone or home computer.

**Mobile Check Deposit.** Remotely deposit checks with just a snap and a tap.

**Real-Time Account Management.** View your pending deposits and withdrawals as they happen.

**Mobile Loan Applications.** Applying for any type of loan will be easier than ever.

**A Stunning, Easy-to-Use Interface** that makes it a breeze to bank from anywhere.

**Additional app features include:**

- Touch ID
- View check images online
- Apply for Skip-A-Pay
- View past Statements
- Report Lost or Stolen Debit Cards
- Loan Applications

## HOW DO I GET 1DCU'S NEW ONLINE BANKING & MOBILE APP?

### ONE: DOWNLOAD

Download the new app in the Apple or Google Play store on your mobile device (search "One Detroit Credit Union" to find the app). Visit [www.OneDetroitCU.org/homeCU](http://www.OneDetroitCU.org/homeCU) to access the desktop version of online banking.

### TWO: ENROLL

Complete the registration form on the app or desktop version. **Even if you have the current app or a HomeCU login, you will need to re-register.**

### GO!

Use the app and desktop mobile banking to manage your account, make deposits, track savings goals and so much more!



## \$3,142.41 RAISED

Thank you so much to all our members and staff who helped us raise \$3,142.41 for the Detroit Rescue Mission's teen mom program during our annual holiday charity drive! On Wednesday, December 20, our team wrapped gifts for the mothers and their children, then delivered them in person. It was a joy to see their faces when they opened their packages.

The Detroit Rescue Mission provides housing, childcare and additional support for teen mothers in Detroit and their children. Learn more at [www.drmm.org](http://www.drmm.org).

See more photos on our Facebook page!  
[www.facebook.com/OneDetroitCU](https://www.facebook.com/OneDetroitCU)

## Updated Contact Center Hours

Call our Contact Center at (313) 965-8640

Monday-Friday 9 a.m. to 5 p.m.  
Saturday 9 a.m. to 12 p.m.  
Sunday CLOSED

## CONTACT US

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

