

# ONE DETROIT NEWS

WINTER 2018

## SEE WHAT'S INSIDE ▼

### WIN AN IPAD MINI

BE ENTERED FOR A CHANCE TO WIN EVERY TIME YOU GIVE US YOUR AUTOGRAPH.

### WE'RE GROWING!

EVERYTHING YOU NEED TO KNOW ABOUT OUR NEW HEADQUARTERS.

### LET IT \$NOW

FIND OUT HOW YOU CAN JOIN SAVE TO WIN, WITH CASH PRIZES EVERY MONTH.



**MAKING SPIRITS BRIGHT**



**ONE DETROIT**  
CREDIT UNION



# **BENEFITS OF A DEBIT CARD**

## **WHY THIS IS THE ONE CARD YOU SHOULD CARRY IN YOUR WALLET**

### **DEBT-FREE**

Unless you overdraw your account, you'll never get hit with interest, late payment fees, or carry a balance the way you could with a credit card. This makes it easier to control spending and manage your money.

### **SECURE PAYMENTS**

Using a debit card is more secure than cash or checks. Our debit cards are equipped with an electronic chip for an added layer of fraud prevention so you can shop and pay bills with peace of mind.

If you carry only one card in your wallet, a debit card is a smart choice. You can use it the same way you would use a credit card for purchases online and in person, but you can also use it as an ATM card for immediate withdrawals of cash.

### **ACCEPTED ALMOST EVERYWHERE**

Use your 1DCU debit card almost anywhere Mastercard is accepted, whether you're shopping for holiday gifts, booking travel, or paying your bills. You can use it online, in person, over the phone or in mobile apps.

### **IMPORTANT INFORMATION**

There is a limit of \$800.00 that can be withdrawn from ATM machines per 24 hours.

### **What's the difference between Available Balance and Actual Balance?**

Available Balance is the amount available to spend in your account. Your Actual Balance may include transactions which have not yet posted.

For example, if your Available Balance is \$100 and you use your card at a store for a \$35 purchase, a hold for that amount is placed on the account and the Available Balance will be reduced to \$65. The Actual Balance will remain at \$100 because the transaction has not yet posted to your account.

When you make a PIN-based transaction, the funds are immediately withdrawn from your account, but with signature-based purchases your account will show a pending transaction until the funds clear. Your Actual Balance may be higher than your Available Balance until the pending transaction clears.

### **Which balance does 1DCU use when determining overdrafts?**

We use Available Balance to determine when an account is overdrawn. Please be sure to monitor your Available Balance anytime you make signature-based purchases with your debit card to avoid overdraft fees.

### **How can I check my balance?**

Our online banking and mobile app, One2GO, gives you easy access to your account balance and tons of other features 24 hours a day. Visit [Online.OneDetroitCU.org/enroll](http://Online.OneDetroitCU.org/enroll) to get started.

## CONGRATULATIONS TO OUR WINNERS



These members won some extra evergreen for their holiday shopping just by using a Save to Win account!

For every \$25 you deposit in a Save to Win CD, you're entered for a chance to win monthly and quarterly cash prizes up to \$5,000. The more you save, the more chances you have to WIN. Visit [www.OneDetroitCU.org/save-to-win](http://www.OneDetroitCU.org/save-to-win) to learn more.



# GIVE US YOUR AUTOGRAPH

With Every Debit Card Purchase

## WE'RE GIVING AWAY AN IPAD MINI!

Throughout December and January, whenever you make a chip and signature purchase with your 1DCU VISA debit card, you'll automatically be entered to win one of five prizes, including an iPad Mini.

- One winner will receive an iPad Mini.
- Two winners will receive a \$100 gift card.
- Two winners will receive a \$50 gift card.

To enter, simply insert your chip, tap "credit" on the card terminal, then sign for your purchase. All signature-based debit card purchases made between December 1, 2018 to January 31, 2019 will be eligible. The more times you chip and sign, the more entries you'll receive.

Winners will be selected by February 15, 2019 and notified by phone by February 28, 2019. All signature based debit card purchases during the contest period are eligible for the drawing. Purchases made using a PIN, ATM transactions and ACH transfers do not qualify for entry. Must be 18 years of age or older to enter.

NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE DOES NOT INCREASE YOUR CHANCE OF WINNING. Void where prohibited. [www.OneDetroitCU.org/give-us-your-autograph](http://www.OneDetroitCU.org/give-us-your-autograph) for official rules.



Ms. Violet Ponders



Ms. Renee Dunlap



Mr. Kenneth Harris

# HOLIDAY BRANCH CLOSINGS

Please note that our branches will be closed on the following dates so that our staff may spend time with their families.

We wish you and your loved ones a very happy holiday season!

Thursday, Nov. 22	Thanksgiving Day
Monday, Dec. 24	Christmas Eve
Tuesday, Dec. 25	Christmas Day
Monday, Dec. 31	New Year's Eve 2018 (Closed at 1 p.m.)
Tuesday, Jan. 1	New Year's Day 2019

## BRANCH LOCATIONS

Main Office  
630 Howard St.,  
Detroit, MI 48226

Eastside Branch  
14740 Mack Ave.,  
Detroit, MI 48215

Highland Park Branch  
15123 Woodward Ave.,  
Highland Park, MI 48203



## ANNOUNCING OUR NEW WORLD HEADQUARTERS

We are excited to announce that One Detroit Credit Union has purchased a 28,596 square-foot building in Detroit's East Village neighborhoods, which will become our new headquarters in the coming years. We have nearly outgrown our Howard Street location and have been considering alternatives over the past year. This decision was made after much consultation from our board members and leadership staff.

Carol Cain at the Detroit Free Press wrote an in-depth story about this new venture and how it is helping us live up to our name to help the city of Detroit.

CEO Hank Hubbard told the Free Press, "Early on in our search, we decided to focus our efforts on neighborhoods where access to credible financial services was limited. We figured that there are plenty of financial services in Midtown and the Central Business District. Our inclusionary vision of how Detroit should be really drove that decision to go where people live."

Follow the link to the full story on the press page of our website at [www.OneDetroitCU.org/press](http://www.OneDetroitCU.org/press).

## CONTACT US

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

