

ONE DETROIT NEWS

SPRING 2018

SEE WHAT'S INSIDE ▼

HOW TO AVOID EMBARRASSING
FINANCIAL HEADACHES.

THE BEST WAYS TO USE YOUR
CHECK FROM UNCLE SAM.

SERVING DETROIT'S HOMELESS
AT THE NOAH PROJECT.



**PROTECT YOUR
PURCHASES WITH
OVERDRAFT PROTECTION**



ONE DETROIT
CREDIT UNION



PROTECT YOUR PURCHASES WITH OVERDRAFT PROTECTION

Sometimes, managing your finances can feel as unpredictable as Michigan weather. One day, the forecast is sunny and you feel like you've got your life together. The next day, you're caught in a rainstorm without your umbrella.

Overdraft Protection helps make sure you're covered in every kind of financial weather.

HOW DOES OVERDRAFT PROTECTION HELP ME?

Have you ever had this experience: You're out to dinner, maybe with a group of friends or on a special date night, and when the waiter brings the check he murmurs, "I'm sorry, but your card was declined." *How embarrassing!*

If you had Overdraft Protection, you could have avoided that financial headache and many others.

AT A RESTAURANT

With Overdraft Protection, you can avoid ever hearing the dreaded, "I'm sorry, but your card was declined" from your waiter.

ONLINE

Don't get stuck with late fees or interruptions in service due to a late payment. If you have automatic payments set up, overdraft protection helps make sure you'll never be late on a bill payment because of lack of funds in your checking account.



Find us on [Facebook.com/OneDetroitCU](https://www.facebook.com/OneDetroitCU)



ON VACATION

Vacation is the last place you want to worry about money. With Overdraft Protection, you can travel with peace of mind knowing that we've got you covered.

AT THE PUMP

Have you ever run out of gas? Or been caught off-guard by a flat tire? When unexpected auto expenses arise, you might not have time to check your account balance. You need to be able to get to work, pick the kids up from school, or wherever else you're headed.

To sign up for Overdraft Protection Services, or to learn more, please visit www.OneDetroitCU.org/ops.

WANT TO SAVE MONEY ON YOUR INSURANCE PLAN?

One Detroit Credit Union is partnering with TruStage Auto & Home Insurance to offer additional savings for our members. In addition to saving hundreds on car insurance, you could save even more from all of the discounts offered including:

- Credit union member discount
- Multi-car discount
- Anti-lock brakes
- Air bags, automatic seat belts
- Good student discount
- Accident forgiveness

Affiliates of TruStage have been providing insurance and financial services designed for credit unions and members for more than 80 years, serving more than 16 million credit union members. Call our Contact Center at (313) 965-8640 for more information.

SPEND OR SAVE?

WHAT SHOULD I DO WITH MY TAX REFUND?



Expecting a check from Uncle Sam this year? Before you cash in, read our tips to help you make the most of your refund.

SAVE

Fund Your Emergency Savings

Most Americans would not be able to absorb an unexpected expense of \$400 or more. You shouldn't have to live in fear of getting sick, injured, or having your car break down. Give yourself a safety net and some peace of mind by putting your tax refund toward an emergency savings account.

Pay Off Debt

A tax refund can feel like found money (even though it's actually wages you worked hard to earn). So you won't even miss it if you immediately put the funds toward paying down any debt you might have.

SPEND

Upgrade Your Home

Is your trusty washing machine on its last legs? Or maybe you've had your eye on an energy-efficient furnace? Your tax refund can give you the money you need to make small home improvements. Those little upgrades will not only make your life easier, they can help increase the overall value of your home.

Treat Yourself

It's ok to splurge every now and then. If you have a solid savings already built up and your debt is manageable, go ahead and spend part of your refund on something for yourself. Have dinner at that new restaurant you've been wanting to try, get a massage, or splurge on something else you enjoy.

APRIL IS CREDIT UNION YOUTH MONTH!
Visit any 1DCU branch for special
promotions and prizes for kids and teens.



SERVING OUR MISSION

On Monday, Feb. 19 our entire team worked together to prepare 250 boxed lunches and 120 personal hygiene kits for individuals experiencing homelessness in Detroit. We delivered them to the NOAH Project on Wednesday, Feb. 21 and served lunch to NOAH clients. It was a fun team building activity and a humbling experience visiting with homeless citizens. Thank you to everyone who helped us make an impact!

ANNUAL MEETING 2018

It's time to VOTE for your annual One Detroit Credit Union Board of Directors! Our Annual Meeting will be held at 6 p.m. on Wednesday, May 23 at our Howard Street location. Up for re-election are board members Patrick Heron and Bridget Hurd.

If you are interested in serving on our board, please submit your letter of interest and resume to: Hank@OneDetroitCU.org or mail to: One Detroit Credit Union, Attention: Hank Hubbard, P.O. Box 32584, Detroit, MI 48232-0584. All documentation must be postmarked by May 4, 2018.

If you plan to attend our Annual Meeting, please RSVP by emailing Hank@OneDetroitCU.org no later than May 4, 2018.

CONTACT US

313-965-8640
www.OneDetroitCU.org

