

LET US PAY OFF YOUR PAYDAY LOAN

Trapped in a risky habit of borrowing high-interest funds every two weeks just to make ends meet?
There is a better way.



END THE CYCLE OF PREDATORY PAYDAY LOANS.

With MyPay Today, you can borrow up to \$500 to access emergency cash when you need it. But unlike traditional payday loans, it comes with a reasonable interest rate and manageable repayment terms.



18.00% APR* REGARDLESS OF CREDIT SCORE

Most payday lenders in Michigan charge the equivalent of 400% APR for a two-week loan. MyPay Today is a more affordable alternative.*



60-DAY REPAYMENT TERMS

Two weeks isn't enough time to get back on your feet. MyPay Today gives you two months to pay back your loan on your own time.

*APR = Annual Percentage Rate. Some restrictions apply. Must meet eligibility requirements.



Apply for MyPay Today online at Online.OneDetroitCU.org/loan-application or learn more at OneDetroitCU.org/mypay-today.

ONE DETROIT NEWS

FALL 2021



CONGRATULATIONS ON YOUR EMMY

Chairman of the 1DCU Board, Orlando Bailey, is now an Emmy-award winning journalist.

Orlando received the Emmy in the Outstanding Interview/Discussion category for his work on American Black Journal -Black Lives Matter: Is the Media Getting It Right?

Orlando received this award alongside collaborators Stephen Henderson, Daphne Hughes, Christopher Jordan and Catherine Kelly. Congratulations to you and your team for earning this recognition and for creating important work that makes an impact on our community.

2021 HOLIDAY BRANCH CLOSINGS

Our branches and Contact Center will be closed on the following holidays this year so that our staff may spend time with their families.

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|-----------------------|---|
| Thursday, November 11 | Veteran's Day |
| Thursday, November 25 | Thanksgiving Day |
| Friday, December 24 | Christmas Eve |
| Saturday, December 25 | Christmas Day |
| Friday, December 31 | New Year's Eve 2021 (Closed at 1 p.m.) |
| Saturday, January 1 | New Year's Day 2022 |



THE HOLIDAYS ARE COMING AND SO ARE THE

Holiday Loans!

Instead of maxing out your credit cards, treat yourself to a Holiday Loan.

Holiday Loans can be an affordable way to help cover the extra costs many of us face this time of year. For many people it's a better strategy than maxing out your credit cards: interest rates on Holiday Loans start as low as **8.99% APR**.* Credit card interest rates, on the other hand, typically fall between 15-25% APR. Plus, it means you can keep your credit line open in case of unexpected expenses which may occur around the holidays. Get ready to put a little extra jingle in your pocket.

Look for more details about Holiday Loans coming soon or visit OneDetroitCU.org/holiday for details.



WE HAVE THE RIGHT LOAN FOR YOU.

*APR = Annual Percentage Rate.



BUYING YOUR FIRST CAR?

Our First Time Auto Loans are designed especially for first-time buyers with NO co-signer required!

Special rate for first-time buyers: **8.99% APR**.*

Ask about our Good Grade Discount for an even better rate!

Turn your down payment into a savings account after 12 consecutive months of on-time payments.

Visit OneDetroitCU.org/first-time-auto

ALREADY HAVE AN AUTO LOAN?

Cut your interest rate **IN HALF** with *Refi My Ride*.

Our members have already saved more than \$4.7 million on their auto loans by refinancing with 1DCU.

Help put money back into our local community, instead of into the hands of predatory lenders.

Visit OneDetroitCU.org/refimyrider

LOOKING FOR A NEW AUTO LOAN?

Thinking about buying a new or used car? We offer affordable car loans to all consumers, especially those who have been targeted by high-interest-rate lenders in the past.

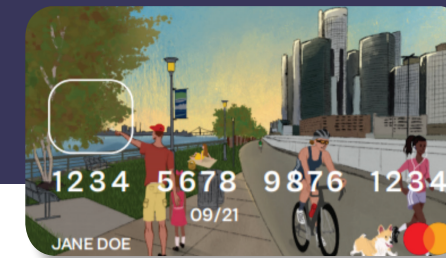
Our rates are organized according to the type of loan and your credit score to ensure that you are always getting the best rate possible.*

In many cases our car loans do not require down payments!

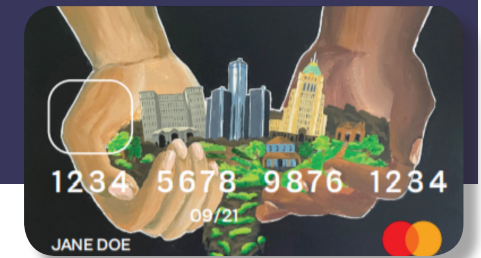
Visit OneDetroitCU.org/vehicle-loans

COMING SOON: NEW DEBIT CARD DESIGNS

Choose from two iconic Detroit landmarks for your card.



Card #1 (Riverwalk)



Card #2 (City In Hands)

We're excited to introduce Instant Issue: a faster way to replace your 1DCU debit card. Walk into any 1DCU branch and we'll replace your card on the spot. No waiting 10 days for a card to arrive in the mail.

Our instant issue debit cards come with new designs that celebrate the city we love. 1DCU partnered with Mint Artists Guild to create original artwork for our new debit cards. Mint is a non-profit that guides talented youth artists to learn, earn and launch creative careers and give back in our communities.

For more information please visit OneDetroitCU.org/instant-debit-cards.



Artwork by *Natasha Guest*



Artwork by *Eleanor Aro*