



ONE DETROIT
CREDIT UNION



SEE WHAT'S INSIDE ▶

GUESS OUR AGE

We've been serving the Detroit community for a while. See how long!

AUTO SHOW TIPS

Get your dream car in 2016 with some helpful car buying tips

SPREADING CHEER

We rewarded our youngest members with gifts. Learn how.

NEW YEAR'S RESOLUTIONS

Was money a big source of stress in your life last year? Try talking to a financial counselor at an ACCEL Center. ACCEL financial coaches can help with:

- Debt counseling and financial coaching
- Housing counseling by HUD-approved experts
- Full-service debt management plans
- Credit report reviews
- Financial education tools and workshops

This service is free to One Detroit Credit Union members. To learn more, please call 1-877-332-2235 or visit them on the web at www.accelservices.org.

ONE DETROIT NEWS

Announcements

DID YOU GUESS CORRECTLY?

In 2015, we celebrated our 80 YEARS of service to our members and to Detroit. We send our warmest gratitude to you, our members, for your dedication and commitment to this credit union. We hope to continue to provide you with excellent products and services.



How long have you been a member? Visit our Facebook page at Facebook.com/OneDetroitCU and tell us how long you've been a One Detroit Credit Union member and you can pick up a free One Detroit Credit Union piggy bank from any of our branches. While supplies last.

2016 HOLIDAY CLOSINGS

Remember, we will be closed on the following dates:

MONDAY, JANUARY 18TH - MARTIN LUTHER KING HOLIDAY

MONDAY, FEBRUARY 15TH - PRESIDENT'S DAY/STAFF ENRICHMENT

A FEW NEW FACES

Have you noticed some new faces at the credit union? Here are the people who have joined our team in 2015! Head over to our Twitter page and read more about our new staff members!



NATASHA REEVES
Financial Service Representative



DARRELL MORRIS
Assistant Branch Manager



NAJUMA HOPKINS
Teller



CARLOS ROBINSON
Teller



TATILA HARRIS
Member Service Representative



ANNETTE DILLARD
Teller



EVA DUDA
Learning & Development Coordinator



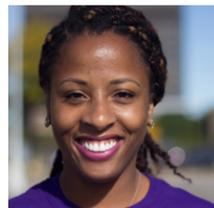
TASIA EVANS
HR & Branching Coordinator



SARNESIA WHIGHAM
Financial Service Representative



MIKE HAMPTON
Assistant Branch Manager



CORNETTA LANE
Creative Solutions Manager



Do you have a CACU/One Detroit CU Debit Card?

Effective Feb 1, 2016, Your card **WILL NOT BE ACCEPTED AT A CAR RENTAL STORE.** A safer alternative is to use a credit union Visa credit card. If you have questions about the change, please contact our call center: 313-965-8640 ext 333.

Resources

SHOULD YOU HIRE A PRO OR FILE YOUR OWN TAXES?

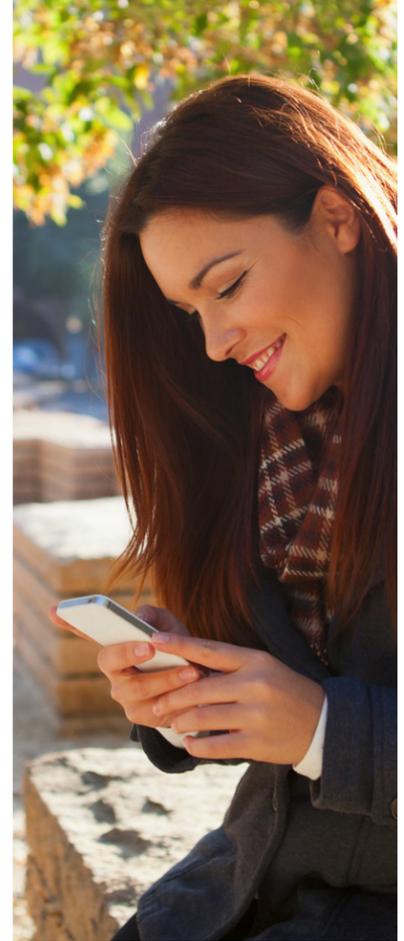
Below is a list of benefits to filing your own taxes vs. hiring a professional to file your taxes:

FILE YOUR OWN	GO WITH A PRO
It's far less expensive to file your own taxes	A tax pro may help find you little known deductions
You can do taxes from the comfort of your own couch using filing software.	An extra set of eyes can help you catch mistakes
If you have a simple W2, it takes less time to file	Tax Experts become your advocate in the case of a filing mistake or even an audit
You know all the details	You get tax guidance throughout the year

Whatever you decide, we have resources available for you.

If you decided to hire a professional, **Accounting Aids Society** provides free tax preparation. Please call their office at (313) 556-1920 to set up an appointment.

If you have decided to file taxes yourself, contact **Wayne Metro Community Action Agency.** They provide a free, self-preparation tax services online (it is an alternative to paying for a service like **Turbo Tax** or **H&R Block**). Please visit waynemetrometro.org for more information.



What is Direct Deposit?

Direct deposit automatically places your paycheck, pension, Social Security, or other regular monthly income into your checking or savings.

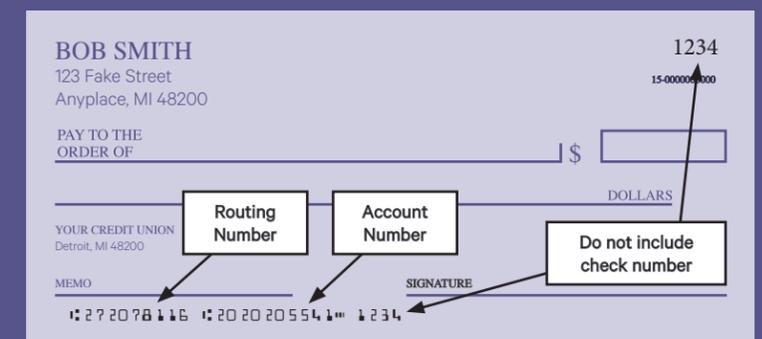
WHAT IS THE ADVANTAGE OF DIRECT DEPOSIT TAX REFUND?

With a direct-deposited refund, you don't need to worry about your check getting lost in the mail, nor do have to go to the bank to deposit or cash it. By e-filing and choosing direct deposit, the IRS expects to issue 9 out of 10 refunds within 21 days, as opposed to 4-6 weeks for a check in the mail. It is the perfect service to for speed, security and convenience.

TO SET UP DIRECT DEPOSIT FOR TAXES/ EMPLOYER, YOU WILL NEED:

- Routing Transit number: 272078116
- Your checking account number

NOTE: Your Communicating Arts Credit Union debit cards and checks will still work while we're in transition to One Detroit Credit Union. You will receive notification if there are any changes.





OUR WILD ABOUT SAVING WINNERS
Kyndall (right) and Zion (left).

Thank You for Spreading Holiday Cheer, Members!

Kyndall and Zion have something to celebrate-- they are the big winners of the Wild About Savings Sweepstakes. It is a youth savings program that rewards our members, 12 years old and under, who deposit at least \$5 every month for 8 months into their Seymour Buck Savings account.

"My daughter loves to save," says Ms. Mahone as she pulls out Kyndall's old deposit receipts from her purse, "Mostly she enjoys signing her own name on her receipts."

When asked why it was important for his daughter to enter the sweepstakes, Mr. Curry replied "I wanted Zion to develop a savings habit at an early age and I think she gets it now."

We want more of our young members and their families to experience the joy of saving. To open a Seymour Bucks savings account and qualify for future sweepstakes, please visit one of our branches and talk to a team member.

5 Tips For Purchasing A Vehicle In 2016

THE 2016 NORTH AMERICAN INTERNATIONAL AUTO SHOW

There's plenty to love about the 2016 North American International Auto Show. Some people get a kick out of seeing new models before they are available to the public. Others like to get a closer look at the rare and exotic cars that they hope to own one day. But aside from being an enthusiast's playground, an auto show can be a valuable tool if you're in the market to buy

a new car. Here are a few tips to make sure you make the best of this year's auto purchase:

1. SET YOUR BUDGET

Know what you can afford before you start car shopping; you feel more confident when you are ready to negotiate with an auto dealer.

2. DEVELOP A SHORT LIST OF CAR CHOICES

Research the features and other details about the cars to make sure they offer what you want and need in a car. If you are open to buying either a new or used car, be sure you understand the pros and cons of each.

3. DON'T START LOOKING FOR FINANCING AT THE DEALERSHIP

Financing at the dealership may be easy, but it's not necessarily the best deal. Dealers are essentially acting as middlemen to offer you a car loan. They get paid for every loan they write, whether the loan is through the automaker or a local lender.

4. DETERMINE THE BEST INTEREST RATE

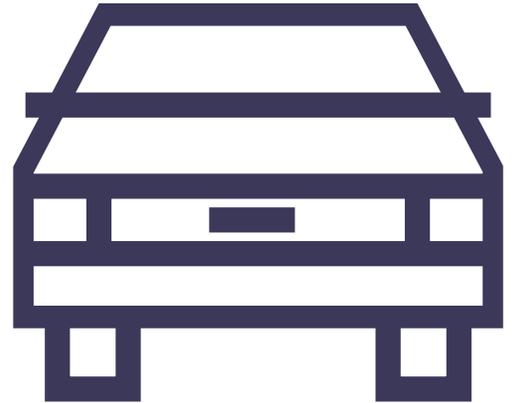
It's best to get pre-approved for an auto loan. Check out One Detroit Credit Union's rate. We can write a loan for as low as 2.99%.

5. BE PREPARED TO NEGOTIATE

Since buying a car is such a pricey purchase, be prepared to negotiate to get the best deal. Before you visit a dealer, gather all your research materials so you are prepared.

With these tips you'll be sure to find, purchase and love the car of your dreams. Enjoy the 2016 North American Auto Show and happy car hunting!

Excerpt taken from: <http://www.bankrate.com/finance/auto/car-buying-tips/>



CONTACT US

313-965-8640 Ext. 333

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