

ONE DETROIT NEWS

YOU are Capable

APRIL IS FINANCIAL CAPABILITY MONTH

Financial capability simply means understanding how to use money wisely.

Being “Financially Capable” also means having access to trusted information to build up short- and long-term financial habits that lead to greater financial well-being.

Whether you’re dreaming of owning your own home, saving for the future, or just want to feel less stressed about making ends meet, you are capable of achieving your goals. We’re here to help make it simpler with financial resources designed to empower your independence.

As you browse through this issue of One Detroit News, you’ll find just a few of the unique products and services available to you as a 1DCU member. Our mission to Impact and Change Lives starts with you, and we believe you are capable of anything.



ONE DETROIT
CREDIT UNION

SEE WHAT'S INSIDE

ARE YOU HOME-READY?
Access free homebuying resources

2,000+ MEALS DELIVERED
Our Team Enrichment Day Impact

YOU ARE CAPABLE
How to achieve your financial goals

LIVING OUR MISSION



Follow us on Instagram

@OneDetroitCU

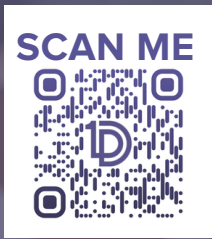
More Than 2,000 Meals Delivered

During our annual Team Enrichment Day, our team prepared soup kits using rescued ingredients provided by Metro Food Rescue. We were able to package more than 500 kits, enough to feed 2,000 people or 500 families of 4! We were thrilled to be able to make a \$3,000 donation to Metro Food Rescue from the One Detroit Foundation as well.



TIP: KEEPING YOUR MONEY SAFE

One Detroit Credit Union staff will never ask for your personal information or online banking login over the phone or via email. If you receive an unsolicited call from someone purporting to represent 1DCU, please hang up and call the credit union directly at (313) 965-8640.



NMLS # 1313879



Are You Home-Ready? *Free Homebuying Resources*

You are capable of home ownership. We're here to help.

As a One Detroit Credit Union member, you have access to free resources and confidential support to help you prepare to purchase or refinance your home.

Free Homebuyer Counseling

When it comes to purchasing a home, understanding your specific financial situation is an important step to improve your overall financial health. Through our partnership with national non-profit GreenPath Financial Wellness, you have access to Free Financial Counseling with an NFCC and HUD certified housing counselor.

A new home starts with a conversation with a GreenPath counselor. Call (877) 337-3399 today.

Connect with a Mortgage Lender

When you're ready to explore financing for your new home, our partners at Mortgage Center can help. Discover all of the home loans available for you, including their exclusive products. Whether you're buying or refinancing your home, their mortgage experts are available to help you find the mortgage that will best fit your needs.

Visit OneDetroitCU.org/mortgages to learn more or start your application online.

Don't Move...Improve!

If you already own your residence, a Home Equity Line of Credit or Fixed Term Loan is a great way to pay for home improvements, as well as other large purchases. Other lending institutions only loan on 80% of the value of your home. One Detroit Credit Union will loan on up to 100% of the value of your home - which means you will have more money to work with!

Learn more and start your application today at OneDetroitCU.org/home-equity.

Variable Rate Features: This plan has a variable rate feature and the Annual Percentage Rate and the minimum payment can change as a result. Please visit OneDetroitCU.org/home-equity for terms and conditions.



Annual Meeting Notice: May 23, 2024

It's time to VOTE for your annual One Detroit Credit Union Board of Directors! Join us for our 2024 Virtual Annual Meeting and Board Election on May 23, 2024 at 7:00 p.m.

We will send additional details and a link to join the meeting as the date approaches. If you plan to attend our Annual Meeting, please RSVP by emailing Senna@onedetroitcu.org no later than May 13, 2024.

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 13, 2024.

Together We Can Impact & Change Lives

Several of our team members participated in a Saturday of fighting food waste by sorting and packaging rescued ingredients. These supplies were delivered to local families experiencing food insecurity.

We were delighted to be able to provide a donation of \$4,550 to Forgotten Harvest as well! It feels great to partner with and support a fellow local nonprofit trying to make an impact on our community.



You are capable of

OWNING A RELIABLE VEHICLE

SCAN ME



How We Can Help: Vehicle Loans

Whether you're buying your very first car, replacing an older vehicle, or looking to save money on your current auto loan, we'll help you get the best rate possible.



First Time Auto Loans

Get into the driver's seat with special rates just for first-time buyers.



New & Used Vehicle Loans

Rates as low as 5.99% APR*



Refi My Ride

Cut your current auto loan interest rate in half!**

*Term of up to 72 months; maximum secured loan amount is \$60,000 and loan to value shall not exceed 125% of vehicle value. The annual percentage rate (APR) is the Credit Union's standard rate. The floor rate for Refi My Ride is 5%. All Credit Union loan programs, rates, terms, and conditions are subject to change at any time without notice. Membership required.

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SCAN ME

You are capable of BECOMING DEBT-FREE

How We Can Help: Bill Consolidation Loans

Our Bill Consolidation Loan can help you pay off multiple other loans and/or credit cards, allowing you to get out of debt faster.



SCAN ME

You are capable of BUILDING STRONG CREDIT

How We Can Help: Credit Builder Loans

A Credit Builder Loan is a way for you to borrow money using your own savings as the collateral. When you are in a hurry, or need funds but don't want to tap into your savings, your accumulated savings at 1DCU serve as the security for your loan.

Credit Builder Loans can also help improve your credit score or build credit history. A good credit score makes it easier for you to secure financing for major purchases, such as a car or a house, or even a credit card, at better rates in the future.