

# ONE DETROIT NEWS

## HAVE MORE FUN THIS SUMMER

**YOU CAN NOW BORROW  
UP TO \$4,000 WITH A  
SUMMER FUN LOAN!**

Summer Fun is about so much more than vacation. Our flexible Summer Fun Loans can be used for just about anything you like, including home improvements or repairs.

Turn to Page 4 to learn more about what you can do with a Summer Fun Loan. Scan the code below to start your application.



### *Get Pre-Approved in 2024*

1DCU members who complete their Summer Fun Loan payments on time and remain in good standing throughout the loan period enjoy instant approvals the following year.

Start your application today and we'll automatically pre-approve you in 2024 when you meet all the pre-approval criteria.



SEE WHAT'S INSIDE

**IMPACT & CHANGE LIVES**  
Volunteering in our community

**MEET OUR NEW CXO**  
Chief Experience Officer Portia Powell

**SPLASH INTO SUMMER FUN**  
Discover the possibilities

# WE'RE ON A MISSION TO IMPACT & CHANGE LIVES

## VOLUNTEERING AT FORGOTTEN HARVEST

Our team recently volunteered at Forgotten Harvest, a Detroit-based nonprofit fighting food insecurity in our community. We helped rescue 4,858 POUNDS of nutritious food in their warehouse, so that it could go to local families who need it instead of a landfill.

Giving back to our community is a key component of our mission to impact and change lives. It feels great to give back and to support a good cause. Thank you to the team members who volunteered and to Forgotten Harvest for hosting us!





# Meet Our New Chief Experience Officer, Portia Powell

Please join us in welcoming Portia Powell to the 1DCU team. Portia will serve as our Chief Experience Officer, a role that was created to further our credit union's commitment to putting members first.

An award-winning leader with decades of experience in the financial industry, Portia began her career as a teller and built a track record of success through collaboration and innovation.

"Portia brings with her a deep understanding of the challenges many Detroiters face with access to financial

literacy and resources," said Hank Hubbard, CEO of 1DCU. "I am confident that her strategic and operational prowess, along with her profound passion for her hometown of Detroit, will make Portia an outstanding steward of our members."

Born and raised in Detroit, Portia comes to her new role eager to listen. She plans to spend time understanding our members' needs and preferences so that we can deliver an exceptional experience that exceeds expectations, whether that be in a branch, with the Contact Center, or online.

"The opportunity to serve Detroit and be at the forefront of new products and partnerships that will directly impact the lives of Detroiters is a dream come true, Portia said. "I hope to not only continue the work that One Detroit Credit Union is doing but to build upon it and bring more awareness so that we can impact even more lives right here in Detroit."

## RENTING A CAR THIS SUMMER?



*Your 1DCU debit card will not be accepted at rental car retailers.*

**This is to protect you from overdrafts and prevent rental agencies from freezing your funds to cover incidental costs. Even if a car rental retailer accepts some debit cards, your 1DCU debit card will not be accepted. If you have any questions about your card please call our Contact Center at (313) 965-8640.**

**A safer alternative is to use a 1DCU VISA credit card. Apply for a VISA credit card using our mobile app or online at [OneDetroitCU.org/visa](https://OneDetroitCU.org/visa).**



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# What Can You Do With A SUMMER FUN LOAN?



## What can't you do!

Summer Fun Loans can be used for just about anything you like, including:

- 1 Take a Vacation**  
Jet off to an exciting destination or spend some time visiting loved ones.
- 2 Make Home Improvements**  
Put in a pool, add a deck to your backyard, or just create a space where you can grill, play games, and relax in the shade.
- 3 Send the Kids to Summer Camp**  
Give them a lasting experience and a chance to make new friends over the school break.
- 4 Explore Local Attractions**  
Purchase a membership to nearby museums, zoos, swim clubs, or other attractions you can enjoy again and again.

\*APR = Annual Percentage Rate. Rate and the amount of your loan are subject to credit approval and based on your credit score. Membership required. Offer valid June 1 through August 31, 2023.

### SUMMER FUN LOAN DETAILS

- Borrow \$500-\$4,000
- Take up to 12 months to repay
- Rates as low as 8.99% APR\*

## Have a Stress-Free Summer

Give yourself a mini vacation from bills this summer with Skip-A-Pay. This unique program allows you to skip your next payment on any eligible loans you have with 1DCU. You're not limited to just one loan!

The following loans are eligible for Skip-A-Pay:

**Auto Loans | Holiday Loans | Personal Loans | Share Secured Loans | Summer Loans | Unsecured**

Skip-A-Pay can be used once every six months. You can request Skip-A-Pay as little as two business days before your next due date.

**Get started at [OneDetroitCU.org/skip-a-pay](https://www.OneDetroitCU.org/skip-a-pay)**



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