

ONE DETROIT NEWS



Celebrating 90 Years

AS DETROIT'S COMMUNITY FINANCIAL INSTITUTION

Members like you have been helping us Impact & Change Lives since 1935. Thank you for being part of our journey!

There are so many more lives we can impact together. We're just getting started.

Turn to page 4 to view photos of our family picnic, where we kicked off our celebration.

Keep an eye out for opportunities to join the festivities with us over the coming year.



90 YEARS of
SERVING DETROIT

SEE WHAT'S INSIDE

FALL FINANCIAL CHECKLIST
Get your money on track before the holidays

SAVE MORE, EARN MORE
Enjoy great rates on CDs!

ARE YOU WINTER-READY?
Prepare now before the cold sets in

GET YOUR HOME *Winter-Ready*

Apply for a Home Equity Line of Credit from One Detroit Credit Union, and access funds for just about anything you wish:

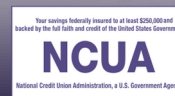
-  RENOVATIONS
-  EDUCATION
-  NEW APPLIANCES
-  DEBT CONSOLIDATION
-  VACATION
-  MAJOR PURCHASES

Scan the QR code to learn more or apply online at OneDetroitCU.org/Home-Equity

SCAN ME



NMLS # 1313879. Variable Rate Features: Please refer to our rates page at OneDetroitCU.org/rates for terms and conditions.



GET READY TO PUT A LITTLE

Extra Jingle

IN YOUR POCKET

Holiday Loans will be available beginning November 1, 2024*

Did you have a Holiday Loan in 2023? Keep an eye out for your 2024 pre-approval email coming soon!



SCAN ME



EARN MORE

with a Money Market Account

Earn a higher rate of interest and have check writing capabilities by maintaining a minimum balance of \$1,000 in your One Detroit Credit Union money market account. Interest rates are declared and paid monthly and are based on the credit union's earnings and market competition. Monthly dividends are added to the account balance or can be mailed in check form to your address on record.

Benefits of a Money Market Account

- Earn a higher APY than traditional share savings accounts*
- Quick and easy access to funds
- No monthly service fees
- Deposits are insured by the NCUA up to \$250,000
- Deposit checks remotely, make transfers, and manage your account 24/7 with the 1DCU mobile app

Visit OneDetroitCU.org/savings to learn more or open your account online.

*APY = Annual Percentage Yield. Interest Rates for the Money Market account are variable and may change at any time without prior notice.

SCAN ME



As high as
**3.3%
APY***

FALL INTO GREAT RATES

with a Share Certificate

Share Certificates are safe, secure investment accounts that allow account holders to lock in a fixed rate of return for a specified term and generally offer a higher rate than basic savings accounts or money market accounts.

Make a one-time deposit and earn interest quarterly! Scan the code to learn more.

*APY = Annual Percentage Yield. Annual Percentage Yield displayed is for a 60-month share certificate and is accurate as of September 25, 2024. Minimum deposit required. There is a 90 day interest penalty for early withdrawal from share certificates or IRA certificates. Fees may reduce earnings.

Fall Financial CHECKLIST

Follow these steps to save on everyday expenses, prep for the holidays, and get your money on track before the end of the year.

Review Your Recurring Expenses

Pull out your most recent credit card statement and highlight all the recurring charges, such as streaming services and memberships. Note which services you're still using and cancel the rest.

Check Credit Card Balances

Review both your credit card balances and your interest rates. If you are carrying balances across multiple cards, make a plan to consolidate or reduce your debt now before the holidays arrive.

Consolidate Summer Debt

Between summer vacations and travel, it can be easy to rack up high-interest debt. If you're carrying balances on multiple loans or credit cards, consider consolidating those bills into one loan with a more manageable monthly payment. Learn more about Bill Consolidation Loans at OneDetroitCU.org/bill-consolidation.

Create A Holiday Budget

Holiday costs can add up quickly without a plan. Think through what you plan to spend this holiday season. Make a list of gifts you plan to buy and any travel expenses.

Plan Year-End Charitable Giving

The holiday season is a popular time to give back. Charitable donations can be a great way to lower your tax burden and have a positive impact.

Check Your Credit Report

Between summer vacations and relaxation, it can be easy to forget to monitor your financial accounts. Review your credit report now and make sure all the information is correct. Report any unusual activity right away. Monitor your credit for free at OneDetroitCu.org/credit-report.

Celebrating 90 YEARS



Follow us on Instagram
@OneDetroitCU

Serving Detroit Since 1935

We kicked off our 90th anniversary celebration with a family picnic with our team members and their families at Palmer Park on September 8, 2024. Opportunities like this help us build strong relationships with our team, which allows us to perform better at work and ultimately to better serve our members. It was a lot of fun, too!

