

Metro Matters

A Quarterly Newsletter Published For The Members Of Des Moines Metro Credit Union • Spring 2017
Use The Metro. And see the difference! - Use el Metro. ¡Y vea la diferencia!



In The News:

- Annual Meeting
- Member Appreciation Day
- First Mortgages
- \$200 could be yours!
- Transactions on Saturdays
- Receive \$10 for referrals
- El Rincon Latino



Attend Our 79th Annual Meeting

Membership means ownership (And a chance to win prizes)!

You're invited to attend our 79th annual meeting on Thursday, April 27, at the Greater Des Moines Botanical Garden, 909 Robert Ray Dr.

Social hour will start at 4:00pm, and the business meeting will begin at 4:30pm. There are three members running for three positions on the board of directors. Approval of the unanimous ballot will be ratified on the afternoon of the annual meeting. No nominations will be accepted from the floor.

Light refreshments will be served. Please contact Patty by Friday, April 21, at 283-4195 for reservations. You can also email your reservations to memberservices@dmmcu.org. Be sure to include your name and how many reservations you need. There is no charge to attend, but we need an accurate count for refreshments and seating. Members will have the chance to win CASH prizes. RSVP today!



Member Appreciation Day



Join us for the annual member appreciation picnic on Thursday, June 15, from 11am-2pm. MasterGriller will be serving BBQ pork sandwiches with chips and a cookie, and you'll have the chance to win some fabulous door prizes. Come down and bring your family, co-workers, and friends and enjoy a free lunch. We appreciate your business.

We Offer First Mortgage Loans

Purchase or refinance

Contact Sharon today for more information.



Refinance Your Auto Loan With DMMCU

Earn \$200 AND save some money!



If your car loan of \$5000 or more is financed with another lender, now is the perfect opportunity to refinance, receive a lower interest rate, and walk out with \$200 in your pocket.* Who couldn't use an extra \$200? Rates are near an all-time low, so your payment will probably be less, which means even more money in your pocket!

Our interest rates on new and used vehicles are competitive, maybe better than the rate you have now. Call for more information or apply today! This offer is available for a limited time only. Please mention this offer when you apply or speak with a loan officer.

*Must provide proof of current interest rate. Some restrictions apply. Loans already financed at DMMCU do no qualify.

Refer Friends & Family

Help Your Credit Union Grow & Receive \$10!

The best way to help your credit union grow is to refer your family, friends, and co-workers! Spread the word about DMMCU, and for each person you refer, we'll deposit \$10* in your account AND \$10* in the new member's account!

*Some restrictions apply. Only new accounts qualify



Shared Branching

Need to do a transaction on a Saturday? No problem!

Credit unions have joined together to "share" their facilities as a way to provide convenient service to their members. DMMCU participates in shared branching to offer our members the most convenient access to your credit union accounts. With locations around Des Moines, Iowa, and nationwide, you can now do basic teller transactions at over 5000 locations.



To conduct a transaction at a shared branch. You must provide:

- Your credit union's name
- Member number (not your checking account number)
- Non-expired, photo identification
- Last four digits of the primary account holder's SSN

To find a shared branch near your home, work, or in a city you're traveling or moving to, simply call 1-800-919-2872 or go to: www.co-opcreditunions.org.



El Rincon Latino (The Latino Corner)



L to R: Traci Stiles, Joe Gonzales, and Jose Garcia

Joe Gonzalez, executive director of Latino Resources, presented DMMCU with a plaque recognizing our sponsorship of the Iowa Latino Heritage Festival. DMMCU has been a sponsor of the festival for 11 years, hosting an informational booth and corn on the cob eating contest. We are proud to support the Latino community!

Joe González, director ejecutivo de Recursos Latinos, presentó a la DMMCU con una placa reconociendo nuestro patrocinio del Festival de la Herencia Latina de Iowa. DMMCU ha sido un patrocinador del festival por 11 años. Tenemos un puesto informativo y organizamos el concurso de comer elotes. ¡Estamos orgullosos de apoyar a la comunidad Latina!

DMMCU Information

Address: 100 University • Des Moines, Iowa 50314 • Phone (515) 283-4195 • Fax (515) 284-1652

Lobby Hours: Monday through Thursday 9:00am to 5:30pm, Friday 8:00am to 5:30pm

Drive Up Hours: Monday through Friday 7:30am to 6:00pm

Web Site/Account Access: www.dmmcu.org

E-mail: memberservices@dmmcu.org



Current Loan Rates

Annual percentage rates are with qualifying credit and subject to change without notice. Contact the credit union for current rates and terms.

VEHICLE

New/Used (2017-2014):

2.49%	up to 63 mos.
2.74%*	69 mos.
3.24%**	75 mos.

*2015 and newer models only; \$15,000 minimum loan balance; 10% down.**2016 and newer models only, \$25,000 minimum loan balance, 10% down or 90% NADA retail.

Used (2013-2009):

4.24%	up to 63 mos.
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Used (2008 & older):

5.75%	27 mos.
5.95%	39 mos.
6.15%	51 mos.

MOTORCYCLES/ATVs

New/Used (2017-2014):

3.49%	up to 63 mos.
3.74%	69 mos.

Used (2013-2008):

4.99%	up to 48 mos.
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HOME EQUITY

Fixed:

4.24% (balloon)	64 mos.
4.49%	36-60 mos.

Variable:

4.50%

The home equity rate, calculated every Jan. 1 and July 1, is based on the previous 6-month average of the 6-month Federal T-Bill Auction Rate, plus an additional 3 percentage points with a minimum rate of 4.50% and maximum rate of 13%.

MORTGAGE

Mortgage rates change daily. Contact Sharon at 515-283-4195 for more information.

SIGNATURE

10.99%	12 months
11.99%	24 months
12.99%	36 months
13.99%	48 months

MASTERCARD

9.90%	Platinum
11.50%	Gold
13.50%	Regular
13.50%	Youth

There is a 25-day interest-free grace period on purchases. There is no annual fee for any of our credit cards.