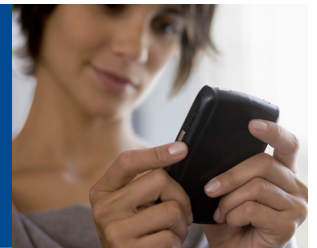


# Metro Matters

A Quarterly Newsletter Published For The Members Of Des Moines Metro Credit Union • Fall 2017

Use The Metro. And see the difference! - Use el Metro. ¡Y vea la diferencia!



## In The News:

- Find a shared branch
- Celebrate Credit Union Week
- Refinance & \$200 could be yours
- Watch for Online Bill Pay changes
- Refer members and earn \$10
- Download our mobile app
- El Rincon Latino/The Latino Corner



## Celebrate International Credit Union Week With DMMCU



## Use A Shared Branch

On weekends, across town, out of state!



There are 15 shared branch locations in the Des Moines area and over 5,000 locations across the United States.

Make a withdrawal, deposit, or a loan payment at a shared branch by providing your member number, current photo id, and verifying the last four digits of your SSN.

Find a shared branch near you at:  
[www.co-opcreditunions.org](http://www.co-opcreditunions.org)  
or download the app

## Enjoy cookies in the lobby on Friday, October 20

Thank you for your membership and continued business!

## 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.

## Online Bill Pay Changes

### New Look & Enhancements Coming On October 12

If you are an Online Bill Pay user, watch for more information about a new look and enhancements to the site, such as P2P and A2A options and more!

## Refer Friends, Family Members & Co-Workers

And you'll all receive \$10 when they open a new account!

Spread the word about  
DMMCU and grow your savings!

Some restrictions apply  
New accounts only



### Mobile App Access

It's as easy as 1-2-3!

- Enroll in Home Banking through your computer's browser or mobile browser on your phone
- Download our app from the Play Store or iTunes to your smartphone
- Log on to the app by verifying your LogOn ID from Home Banking and answer one of your security questions, and you're in!

### El Rincon Latino (The Latino Corner)

Más de 325 miembros se han graduado de nuestro programa de Préstamo LograCrédito! El programa sencillo de dos pasos ha ayudado a nuestros miembros a obtener crédito para las cosas que necesitan ahora y en el futuro. Incluso puede ser elegible para una tarjeta de crédito después de los primeros seis meses

Si usted ha sido socio de DMMCU por 60 días o más, es elegible para aplicar. Vaya a [www.dmmcu.org](http://www.dmmcu.org) o hable con un oficial de préstamo.

Su historial de crédito juega un papel importante en su vida diaria. Puede afectar a todo, desde alquilar un apartamento, obtener un teléfono celular, recibir un seguro o incluso calificar para un trabajo.

**¡Celebre el Mes de la Herencia Hispana! ~ 15th de Septiembre - 15th de Octubre**  
**Celebrate Hispanic Heritage Month! ~ September 15 - October 15**

Over 325 members have graduated from our Credit Builder Loan program! The easy two-step program has helped our members build credit for things they need now and in the future. You may even be eligible for a credit card after the first six months!

If you have been a member of DMMCU for 60 days or more, you are eligible to apply. Go to [www.dmmcu.org](http://www.dmmcu.org) or stop and talk with a loan officer.

Your credit history plays an important role in your day-to-day life. It can affect everything from renting an apartment, obtaining a cell phone, receiving insurance, or even qualifying for a job.

### 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.

October Newsletter, CU19341

### 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](http://www.dmmcu.org)  
E-mail: [memberservices@dmmcu.org](mailto:memberservices@dmmcu.org)

