

Metro Matters

A Quarterly Newsletter Published For The Members Of Des Moines Metro Credit Union • Spring 2019
Use The Metro. And see the difference! - Use el Metro. ¡Y vea la diferencia!



In The News:

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- Attend our 81st Annual Meeting
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Attend Our 81st Annual Meeting

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

You're invited to attend our 81st annual meeting on **Tuesday, April 30**, 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 Wednesday, April 24, at 515-283-4195 for reservations. You can also email your reservations to memberservices@dmmcuc.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 13, from 11am-2pm. MasterGriller will be serving BBQ pork sandwiches with chips and a cookie, and you'll have the chance to win some CASH door prizes. Come down and bring your family, co-workers, and friends and enjoy a free lunch. We appreciate your business.

Change In Gift Card & Prepaid Card Vendor



DMMCU was notified in January that our current gift card and prepaid card vendor will no longer offer Coopera reloadable cards or Atira gift cards. We are currently working on a solution to replace these card programs through a different card vendor, Money Network.

Watch for more information. Both programs will be ending on July 31, 2019.

Find A Shared Branch



www.co-opcreditunions.org

Refer Friends, Family Members & Co-Workers

Each time you refer a new member, we'll deposit \$10 in your account AND \$10 in the new member's account!

Spread the word about DMMCU and grow your savings!

Some restrictions apply. New accounts only



Refinance Your Auto Loan With DMMCU

And receive \$200! Rates as low as 3.34%^{apr*}



If your car loan of \$10,000 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.* Our interest rates are competitive, maybe better than the rate you have now. Call for more information or apply today!

*Must provide proof of current interest rate. Some restrictions apply. Loans already financed at DMMCU do no qualify. Annual percentage rate is with qualifying credit and subject to change without notice. Payment example: \$18.13 per month for every \$1,000 borrowed

El Rincon Latino (The Latino Corner)

Más de 400 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 30 días o más, es elegible para aplicar. Vaya a 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.

Over 400 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 30 days or more, you are eligible to apply. Go to 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.

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 (2019-2016):

3.34%	up to 63 mos.
3.59%*	69 mos.
3.94%**	75 mos.

*\$15,000 minimum loan amount

**\$25,000 minimum loan amount

Used (2015-2011):

4.74%	up to 63 mos.
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Used (2010 & older):

6.50%	27 mos.
6.70%	39 mos.
6.90%	51 mos.

MOTORCYCLES/ATVs

New/Used (2019-2016):

4.24%	up to 63 mos.
4.49%	69 mos.

Used (2015-2011):

5.49%	up to 48 mos.
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HOME EQUITY

Fixed:

4.74% (balloon)	64 mos.
4.49%	36-60 mos.
4.75%	64-87 mos.
4.99%	88-123 mos.

Variable:

5.50%	180 mos.
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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

There is a 25-day interest-free grace period on purchases. There is no annual fee.