

Metro Matters

A Quarterly Newsletter Published For The Members Of Des Moines Metro Credit Union • Spring 2023

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

In The News:

- Find A Shared Branch
- Refer A New Member & Receive \$10
- Refinance Your Auto Loan & Receive \$200
- Download The DMMCU CardNav App
- Deposit checks on our Mobile App
- Get Preapproved For Your Auto Loan
- Use MyCardInfo To Manage Your Card
- El Rincon Latino (The Latino Corner)



Refinance Your Auto Loan With DMMCU Earn \$200 AND save some money!



If your car loan of \$10,000 or more is financed with another lender, it's 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 still 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 not qualify.

Use A Shared Branch

On weekends, across town, out of state!



There are 10 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
or download the app

Refer A Friend Or Family Member

And you'll both receive \$10!

Spread the word
about DMMCU and
grow your savings!

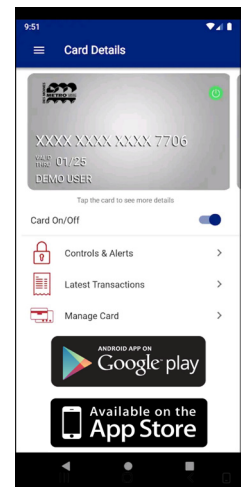
Some restrictions apply
New accounts only



DMMCU CardNav App

Control Your Debit & Credit Cards

- Turn your cards on/off
- Restrict where your cards can be used
- Turn off certain features when not in use to prevent unauthorized transactions
- Set spending limits and keep track of purchases made with your cards
- Set alerts to know when transactions are authorized on your cards
- And more



Mobile Deposits Available

Use our mobile app to deposit checks!

- Deposit to savings or checking
- Daily item limit of \$2,000
- Daily total limit of \$2,000
- Cutoff time of 1:45 CST
- Funds available up to two business days after you make a deposit.
- Items must be endorsed: "For Mobile Deposit Only At DMMCU"
- No third-party checks allowed
- Deposits made on weekends or holidays are reviewed and approved the next business day.



Get Preapproved For An Auto Loan

See us before you go to the dealer

Shopping for a vehicle? Want to stay in your budget? See us before you go to the dealer, and we can help you evaluate vehicle values, payment terms, and everything else you need to make an informed car-buying decision. Buying a vehicle can be intimidating, so let your trusted loan officer help you through the process! If you're ready to buy, submit your loan application at www.dmmcu.org.



Use MyCardInfo To Manage Your Credit Card

With MyCardInfo you can make credit card payments and more

- Go to www.dmmcu.org and select "Credit Card Login"
- Select "Enroll" if you're a new user
- Make payments from your DMMCU account or another financial institution
- View transactions
- View past statements
- Enroll in eStatements for your credit card
- Dispute a transaction
- Notify Card Services of travel plans
- And more



El Rincon Latino (The Latino Corner)

Requisitos para una hipoteca ITIN

- Mínimo préstamo de \$50,000, 10-20% pago enganche
- Propietarios por primera vez o refinanciación del contrato
- Dos personas en el préstamo, sin excepciones (Cada uno debe tener un ITIN o SSN)
- Comprobante de cuatro años de impuestos
- Comprobante de dos años de empleo a tiempo completo
- Comprobante de 60 días de talones de cheque
- Puntaje de crédito mínimo de 670
- Se requiere inspección de la casa
- Fideicomiso para impuestos y seguro requerido



DMMCU Information

Address: 100 University Ave • 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 (2023-2020):

3.99%	up to 36 mos.
4.49%	up to 63 mos.
4.74%*	up to 69 mos.
4.74%**	up to 75 mos.

*\$15,000 minimum loan amount

**\$25,000 minimum loan amount

Used (2019-2017):

4.74%	up to 48 mos.
4.99%	up to 63 mos.
5.24%	up to 72 mos.

Used (2016 & older):

4.99%	up to 36 mos.
5.24%	up to 48 mos.
5.49%	up to 60 mos.

MOTORCYCLES/ATVs

New/Used (2023-2020):

6.24%	up to 63 mos.
6.49%	69 mos.
6.74%	75 mos.

Used (2019 & older):

Rates available upon request

HOME EQUITY

Fixed:

5.74% (balloon)	64 mos.
5.24%	36-60 mos.
5.49%	64-87 mos.
5.74%	88-123 mos.

Variable:

5.50% 180 mos.

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

9.99%	12 months
10.99%	24 months
11.99%	36 months
12.99%	48 months