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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

Attend Our 85th Annual Meeting
Membership means ownership (And a chance to win prizes)!

You’re invited to attend our 85th annual meeting on Wednesday, October 4, 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 us by Wednesday, September 27, for reservations. You can email your reservations to memberservices@dmmcu.org, or call 515-283-4195. 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!

Gift & Reloadable Card Programs Ending
We will no longer sell or reload cards starting Oct 1

Our card vendor has made the difficult decision to stop offering Visa® Coopera Reloadable Cards and Visa® Gift Cards to credit unions.

Effective October 1, we can no longer load or sell Coopera Cards, and we can no longer sell gift cards. In November, our card vendor will provide us with a listing of members who still have balances on their Coopera Card. They will send us the funds, and we will credit any remaining funds from your card back to your savings account at the credit union.

Any gift cards purchased before October 1 will continue to work until funds are used or until the card expires.

DMMCU has other solutions for you, such as a checking account, debit card, and credit card that could work in place of your gift or reloadable card. Ask a member service representative today for more information.
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.

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)
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):
5.49% up to 36 mos.
5.69% up to 63 mos.
5.99%* up to 69 mos.
5.99%** up to 75 mos.
*$15,000 minimum loan amount
**$25,000 minimum loan amount
Used (2019-2017):
5.99% up to 48 mos.
6.09% up to 63 mos.
6.29% up to 72 mos.
Used (2016-2014):
6.49% up to 36 mos.
6.49% up to 48 mos.
6.69% up to 60 mos.

MOTORCYCLES/ATVs
New/Used (2023-2020):
6.99% up to 63 mos.
7.29% up to 69 mos.
7.49% up to 75 mos.
Older model year rates available upon request.

HOME EQUITY
Fixed:
6.49% (balloon) 64 mos.
6.49% 36-60 mos.
6.49% 64-87 mos.
6.79% 88-123 mos.
Variable:
6.50% 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