

Metro Matters

A Quarterly Newsletter Published For The Members Of Des Moines Metro Credit Union • Winter 2024

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

In The News:

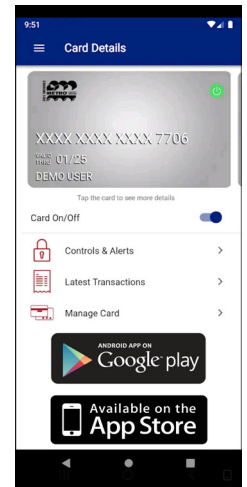
- Find A Shared Branch
- Refer A Friend Or Family Member
- Use the DMMCU Card Nav App
- Use Mobile Deposits
- Manage Your Credit Card
- 2023 Tax Information
- El Rincon Latino (The Latino Corner)



DMMCU CardNav App

Control Your Debit & Credit Card

- 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



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



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.



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



2023 Tax Information

What you need to know about your DMMCU accounts and loans

1098, 1099, and 1099R

Your 1098 and 1099 forms will be sent in a separate mailing later this month. If you do not receive one by January 31, 2024, contact the credit union. You will not receive these forms unless your mortgage interest is \$600 or more and/or your savings interest is \$10 or more. The 1099R is for members with an IRA.

FAIR MARKET VALUES

Your 2023 year-end Fair Market Value on your IRA at DMMCU can be determined by taking the total of your IRA certificates and your IRA share savings (account types 08,13,14, and 19) from your 2023 year-end statement. Contact Sharon or Tania at (515) 283-4195 with any questions.

El Rincon Latino (The Latino Corner)



Des Moines Metro Credit Union adopted a family again this Christmas, and this year we were able to help a family of six with clothes for the family and household goods. DMMCU staff had a fun time shopping for and wrapping the presents.

Des Moines Metro Credit Union volvió a adoptar una familia esta Navidad y este año pudimos ayudar a una familia de seis con ropa para la familia y enseres domésticos. Los empleados de DMMCU se divirtieron comprando y envolviendo los regalos.

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 (2024-2021):

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 (2020-2018):

5.99% up to 48 mos.

6.09% up to 63 mos.

6.29% up to 72 mos.

Used (2017-2015):

6.49% up to 36 mos.

6.49% up to 48 mos.

6.69% up to 60 mos.

MOTORCYCLES/ATVs

New/Used (2024-2021):

6.99% up to 63 mos.

7.29% 69 mos.

7.49% 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