

# Metro Matters

A Quarterly Newsletter Published For The Members Of Des Moines Metro Credit Union • Spring 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
- Save For Your Future With DMMCU
- Refinance Your Auto Loan & Receive \$200
- Get Preapproved For An Auto Loan
- Use MessagePay To Pay Your Loans



## See DMMCU For Your Savings Needs

### Save money for long-term goals or retirement

DMMCU can help with a variety of your savings needs. We have the following to help you with all your savings goals:

- Traditional savings
- Super Bonus savings (tiered rate with \$5,000 minimum)
- Traditional certificates of deposit
- IRA savings
- IRA certificates of deposit

Visit [www.dmmcu.org](http://www.dmmcu.org) for current rates and terms. We may match rates from other financial



## Use A Shared Branch

On weekends, across town, out of state!



There are 11 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

## 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

## 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? Our rates are competitive, 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.

## Get Preapproved

### 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](http://www.dmmcu.org).



## Pay Your Loans With MessagePay

### Pay with a card or from another account

Use MessagePay to pay your DMMCU loans from an external account, credit card, or debit card! The steps are easy:

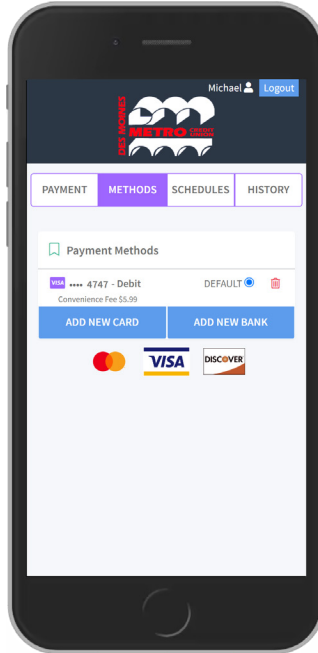
- Verify your account
- Create your four-digit PIN
- Add your preferred payment method(s)
- Make your payment!

Use the following link to make a payment:

<https://dmmcu.messagepay.com/payment/account-lookup>

Other things to know:

- The fee for MessagePay is \$5.99/transaction.
- You don't need a loan to use MessagePay. You can also choose to deposit the funds to your savings or checking account.
- If you receive a text payment reminder before or after your payment is due, you have the option to opt out.



## 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

## 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](http://www.dmmcu.org)

E-mail: [memberservices@dmmcu.org](mailto:memberservices@dmmcu.org)

