

# Metro Matters

A Quarterly Newsletter Published For The Members Of Des Moines Metro Credit Union • Summer 2025

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
- Trust Services Coming Soon
- Join Our Board Of Directors
- Funds Availability Changes Coming July 1
- Use MessagePay To Pay Your Loans
- El Rincon Latino (The Latino Corner)



## Exciting News: Trust Services Coming Soon! A New Partnership That Puts Your Financial Future First

We're happy to announce that First Community Trust (FCT), a nationally chartered trust company specializing in financial planning, investment management, and trust services will be available to serve Des Moines Metro Credit Union members starting August 4!



Through this partnership, you'll gain direct access to expert guidance on everything from retirement and legacy planning to investment strategies—all right here within our branch. It's one more way we're committed to helping you build a secure financial future.

Lisa Grefe, your dedicated FCT wealth advisor and trust officer, brings valuable experience supporting individuals and families with retirement, investment, and legacy planning. She'll be available for personalized, no-cost consultations to help you get started.

Stay tuned for more details on how to connect with Lisa and take advantage of this valuable new service.

## Board Of Director Nominations

### Join Our Volunteer Board Of Directors



One thing that makes credit unions unique is that our board of directors is made up of volunteers from our membership. These board members are elected by our membership to govern and administer our policies.

This year, you can run for one of three positions, all with three-year terms. Members in good standing, who are interested in making policy decisions and can attend monthly board meetings and periodic committee meetings, are eligible to run for the board of directors. Please submit your name by August 1, 2025, to either a current director or to credit union CEO, Traci Stiles. There will be no nominations from the floor on the evening of the annual meeting in October.

## Notice Of Change In Funds Availability

### Amended amounts for funds availability Effective July 1

Effective July 1, 2025, all references to \$225.00 in the DMMCU Funds Availability Policy Disclosure shall be amended to \$275.00. The first \$275.00 from a deposit of checks will be available on the first business day following the day of your deposit. The remaining funds will be available on the second business day following the day of your deposit.

Under Longer Delays May apply, all references in the Funds Availability Policy Disclosure to \$5,525.00 shall be amended to \$6,725.00.

## Use A Shared Branch

On weekends, across town, out of state!



There are 12 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



## Pay Your Loans With MessagePay

### Pay with a debit card or from another account

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

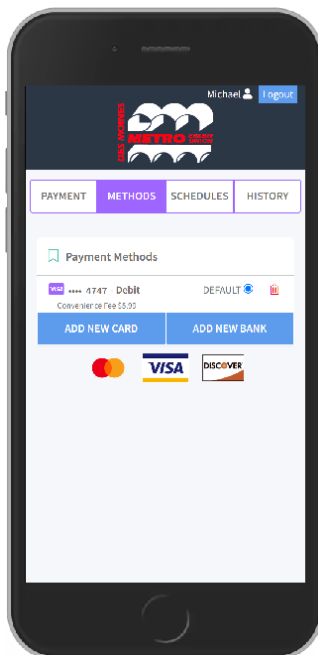
- Verify your account
- Create your four-digit PIN
- Add your preferred payment method(s)
- Make your payment!

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 (2025-2022):

5.19%	up to 36 mos.
5.39%	up to 63 mos.
5.69%*	up to 75 mos.
5.89%**	up to 84 mos.

\*Up to 69 mos: \$15,000 min In amt, up to 75 mos.: \$25,000 min In amt. \*\*\$50,000 min In amt

#### Used (2021-2019):

5.99%	up to 48 mos.
6.09%	up to 63 mos.
6.29%	up to 72 mos.

#### Used (2018-2016):

6.49%	up to 36 mos.
6.49%	up to 48 mos.
6.69%	up to 60 mos.

### MOTORCYCLES/ATVs

#### New/Used (2025-2022):

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:

8.25%	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

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 5:30pm

Web Site/Account Access: [www.dmmcu.org](http://www.dmmcu.org)

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

