

# Metro Matters

A Quarterly Newsletter Published For The Members Of Des Moines Metro Credit Union • Winter 2026  
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 & Earn \$200
- Receive Help With Retirement Planning
- Join The Board Of Directors
- 2025 Tax Information
- DMMCU Out In The Community
- El Rincon Latino (The Latino Corner)



## 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



## 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.\* 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.

## Feeling Overwhelmed With Retirement?

First Community Trust can help with planning and strategies!

Retirement planning is more than just numbers—it's about knowing when to retire, how much you need, and how to tax-efficiently draw from your accounts.

A wealth advisor brings strategy and peace of mind to this important stage. With everything on your plate—career, family, and daily life—staying on top of financial decisions can be a challenge.

Partnering with a wealth advisor can help lighten the load and make sure you're on track with your goals. Schedule a no-cost appointment with our in-house First Community Trust wealth advisor and trust officer, Lisa Grefe.

Contact Lisa for your no-cost or personal consultation.  
Phone: (515) 518.1813, Email: [lisa.grefe@fctrust.com](mailto:lisa.grefe@fctrust.com)



## Board Of Director Nominations

Join Our Volunteer Board

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

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 to either a current director or to credit union CEO, Traci Stiles, if you're interested.

# 2025 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, 2026, 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 2025 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 from your 2025 year-end statement. Contact Sharon at (515) 283-4195 with any questions.

## DMMCU Out In The Community



For over 25+ years, we have donated a display for the Festival of Trees and Lights (proceeds benefit Blank Children's Hospital), and for several years we have adopted a family through Knock & Drop Iowa



## 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)



## 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 (2026-2023):

|         |               |
|---------|---------------|
| 4.39%   | up to 36 mos. |
| 4.79%   | up to 63 mos. |
| 4.89%*  | up to 75 mos. |
| 4.99%** | up to 84 mos. |

\*Up to 69 mos: \$15,000 min ln amt, up to 75 mos.: \*\$35,000 min ln amt. \*\*\$50,000 min ln amt

#### Used (2022-2020):

|       |               |
|-------|---------------|
| 5.19% | up to 48 mos. |
| 5.39% | up to 63 mos. |
| 5.49% | up to 72 mos. |

#### Used (2019-2017):

|       |               |
|-------|---------------|
| 5.49% | up to 36 mos. |
| 5.69% | up to 48 mos. |
| 5.79% | up to 60 mos. |

### MOTORCYCLES/ATVs

#### New/Used (2026-2023):

|       |               |
|-------|---------------|
| 6.39% | up to 63 mos. |
| 6.59% | 69 mos.       |
| 6.59% | 75 mos.       |

Older model year rates available upon request.

### HOME EQUITY

#### Fixed:

|                 |             |
|-----------------|-------------|
| 6.29% (balloon) | 64 mos.     |
| 5.99%           | 36-60 mos.  |
| 6.29%           | 64-87 mos.  |
| 6.49%           | 88-123 mos. |

#### Variable:

|       |          |
|-------|----------|
| 7.25% | 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 |