

# Metro Matters

A Quarterly Newsletter Published For The Members Of Des Moines Metro Credit Union • Spring 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
- Consolidate Debt Or Make Improvements
- Estate Planning: Protecting What Matters
- Membership Means Ownership
- El Rincon Latino (The Latino Corner)



## 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.

## 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

## Consolidate Debt Or Make Improvements



The possibilities are endless with a home equity at DMMCU! Use the money for debt consolidation, home improvements, or whenever you need some extra cash!

\*APR is Annual Percentage Rate. The Annual Percentage Rate is the advertised rate and can vary based on credit criteria. Your rate can be higher or lower depending on credit performance. Assuming a \$10,000 loan amount, a 5.99%APR, and a 63 month term, you would make 63 monthly payments of \$186.00 to repay the loan. No minimum refinance loan amount.. Review your existing loans carefully to borrow the exact amount. Consult your tax advisor to determine if the interest you pay is tax-deductible.

# Estate Planning: Protecting What Matters

## What you need to know about estate planning

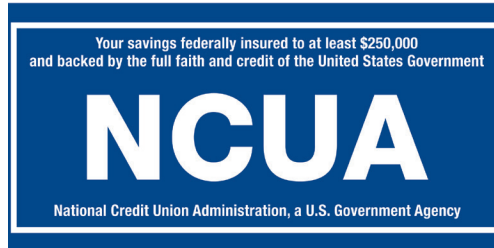
Estate planning is about more than legal documents; it's about making sure the people and priorities that matter most are protected. First Community Trust (FCT) can explain the fundamentals of estate planning, including what key components to consider and how a thoughtful plan can help provide clarity, stability, and peace of mind for your family's future. Visit <https://fctrust.com/news> for blog posts about estate planning, taxes, insurance and more!

## Membership Means Ownership

### Your account is insured up to \$250,000 by NCUA

When you made your initial deposit at DMMCU, you became an owner/member. These member deposits are used to make loans to other members. The money earned on these deposits is returned to other members in the form of higher dividends, lower loan rates, technology, and low or no-cost services. Our board of directors is comprised of volunteer members, elected by the membership of DMMCU. For more about the differences between a credit union and a bank, go to our website at [www.dmmcu.org](http://www.dmmcu.org) and click on About Us, Credit Union History.

Your deposits are federally insured up to \$250,000 by the National Credit Union Administration (NCUA), a branch of the federal government, which is backed by the "full faith and credit" of the US government.



## 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 In amt, up to 75 mos.: \$35,000 min In amt. \*\*\$50,000 min In 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.
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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 margin set by the credit union 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