

Metro Matters

A Quarterly Newsletter Published For The Members Of Des Moines Metro Credit Union • Summer 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
- Attend our 86th Annual Meeting
- Save For Your Future With DMMCU
- Purchase Adventureland Tickets
- Use MessagePay To Pay Your Loans
- El Rincon Latino (The Latino Corner)



Attend Our 86th Annual Meeting Membership means ownership (And a chance to win prizes)!

You're invited to attend our 86th annual meeting on Wednesday, October 2, at the Greater Des Moines Botanical Garden, 909 Robert Ray Dr.

Social hour will start at 4:00pm, and the business meeting will begin at 4:30pm. There are three members running for three positions on the board of directors. Approval of the unanimous ballot will be ratified on the afternoon of the annual meeting.

No nominations will be accepted from the floor.

Light refreshments will be served. Please contact us by Wednesday, September 25, for reservations. You can email your reservations to memberservices@dmmcu.org, or call 515-283-4195. Be sure to include your name and how many reservations you need.

There is no charge to attend, but we need an accurate count for refreshments and seating. Members will have the chance to win CASH prizes. RSVP today!



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
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

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 for current rates and terms. We may match rates from other financial institutions.

EXCLUSIVE OFFER
FOR CREDIT UNION MEMBERS

TICKETS ONLY

\$37⁹⁹

As a credit union member, you can save over \$30 and celebrate 50 years of thrills at Adventureland this season.

ADVENTURELAND
— 50years —



As a benefit of being an Iowa credit union member, you can enjoy tickets to Adventureland Park and Adventure Bay Waterpark in Altoona, Iowa for just \$37.99. Purchase tickets now and get ready for all the thrills and excitement once the park opens on May 18.

Visit <https://www.dmmcu.org/adventureland/> to access ticket website and exclusive discount code.

Pay Your Loans With MessagePay

Pay with a card or from another account

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

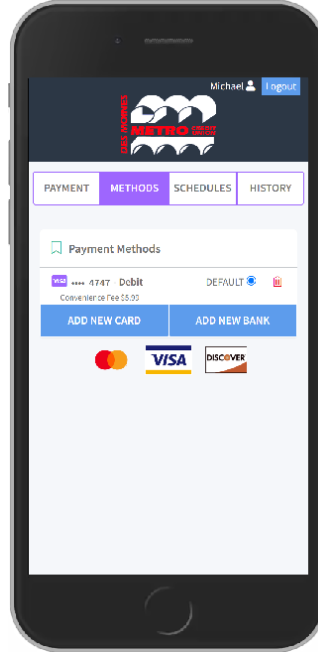
- Verify your account
- Create your four-digit PIN
- Add your preferred payment method(s)
- Make your payment!

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 (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:

7.50% 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

E-mail: memberservices@dmmcu.org

