

Metro Matters

A Quarterly Newsletter Published For The Members Of Des Moines Metro Credit Union • Fall 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
- Use Our Mobile App
- 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



Mobile App Access

It's as easy as 1-2-3!

- Enroll in Home Banking through your computer's browser or mobile browser on your phone
- Download our app from the Play Store or iTunes to your smartphone
- Log on to the app by verifying your LogOn ID from Home Banking and answer one of your security questions, and you're in!

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:

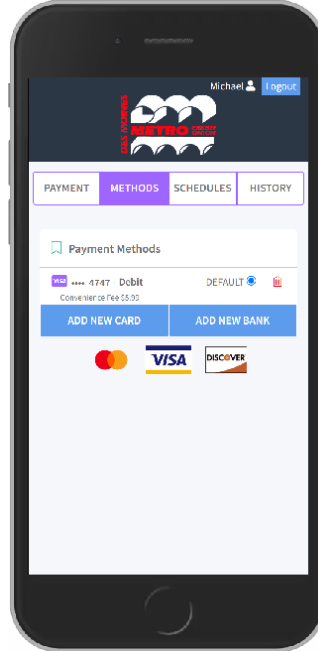
- Verify your account
- Create your four-digit PIN
- Add your preferred payment method(s)
- Make your payment!

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 5:30pm

Web Site/Account Access: www.dmmcu.org

E-mail: memberservices@dmmcu.org

