

Metro Matters

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

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
- Stiles Transitions to CEO
- Save For Your Future With DMMCU
- Use MessagePay To Pay Your Loans
- 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
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

Stiles Transitions To CEO January 2025 Current CEO Jim Anderson announces retirement

Effective January 4, 2025, current executive vice president Traci Stiles will transition to the CEO role. Stiles replaces retiring CEO Jim Anderson, who has been with the credit union since 2003 and in the CEO role since 2019.

Stiles began at DMMCU in 1997 as the marketing and account relationship specialist. She was promoted to business development manager in 2003 and again promoted to executive vice president in 2019.

As part of the transition, Casey Stevens joined DMMCU in August 2024 as the new VP-CFO. Stevens comes to DMMCU with nearly eight years of experience as an Iowa Credit Union Division examiner, most recently as a senior examiner.

This past September at the Iowa Credit Union League convention, Anderson was given the prestigious Heritage Award in recognition of his contributions and dedication to the credit union movement. Anderson also served on the Iowa Credit Union Foundation board of directors. Stiles will be joining the ICUF board in 2025.

"I'm confident that Traci and Casey have the leadership skills and vision to lead DMMCU. We have been working on our succession plan for several months, and the transition will be smooth. I wish all the staff and board of directors success as I transition into retirement."



Anderson and Stiles at the ICUL convention, September 2024



Anderson accepting the ICUL Heritage Award

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.

Pay Your Loans With MessagePay

Pay with a debit card or from another account

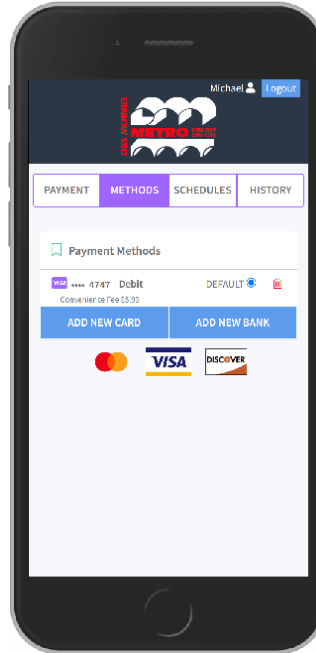
Use MessagePay to pay your DMMCU loans from an external account or debit card! The steps are easy:

- 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):

5.49%	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 (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

E-mail: memberservices@dmmcu.org

