

# Metro Matters

A Quarterly Newsletter Published For The Members Of Des Moines Metro Credit Union • Spring 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
- Out-Of-State Shared Branch Transactions
- Additional Verification For Card Transactions
- 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](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



## Out-Of-State Shared Branch Transactions IDCheck will be required as of May 1, 2025

Des Moines Metro Credit Union understands it's crucial to help protect you from account takeover fraud. That's why Shared Branching is introducing a new ID proofing measure for in-person visits using out-of-state IDs. This new fraud prevention measure allows us to make certain it is YOU trying to access your account, not an imposter.

If you use any of our out-of-state Shared Branch locations starting May 1, a teller will now identify and authenticate members with out-of-state IDs in the branch through a QR code and one-time passcode multi-factor authentication verification.

How it Works:

1. Scan the QR code located in the branch or visit [verify.coop.org](http://verify.coop.org).
2. Select your credit union's name from a drop-down list.
3. Enter your member number and the last four digits of your social security number.
4. Upload a photo of your ID.
5. Take a selfie.

Tip: Save your validation for an even quicker experience next time!

6. Show your one-time passcode to the teller (passcode is valid for 20 minutes).

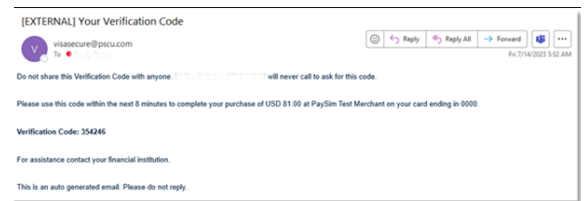
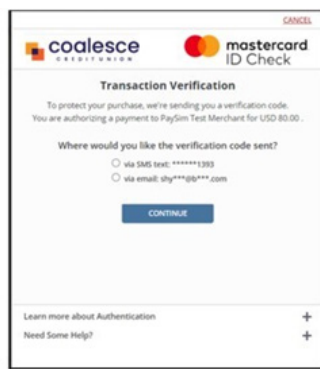
If you have any questions, please contact us at 515-283-4195 or [member-services@dmmcu.org](mailto:member-services@dmmcu.org).

## Additional Verification For Card Transactions Upcoming Changes To Secure Online Transactions

Card Services is enhancing the security of your online card transactions on May 1, 2025. One-time passcodes may be sent to your phone or email for transactions that exhibit higher levels of risk and will now include more transparent, detailed information to help you better verify purchases.

This change is part of Card Services' efforts to better protect your transactions and provide a modern experience. As a reminder, one-time passcodes are personal and unique to your online transaction. Never share it with anyone who calls you, texts you or emails you to ask for the code. Keep in mind that DMMCU will never ask you to share a one-time passcode with them.

We appreciate your understanding as we work to improve your security and transaction experience.



## Pay Your Loans With MessagePay

### Pay with a debit card or from another account

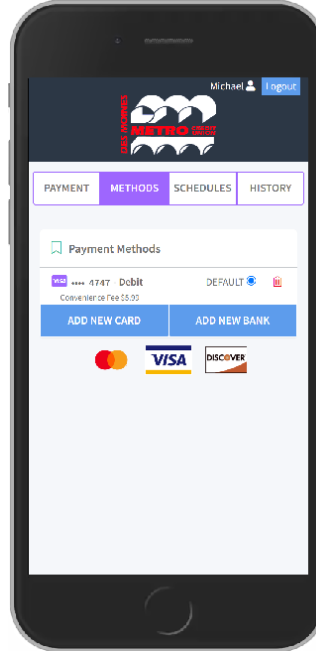
Use MessagePay to pay your DMMCU loans from an external account or debit card! The steps are easy:

- 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](http://www.dmmcu.org)

E-mail: [memberservices@dmmcu.org](mailto:memberservices@dmmcu.org)

