

Metro Matters

A Quarterly Newsletter Published For The Members Of Des Moines Metro Credit Union • Summer 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
- Making Building Improvements at DMMCU
- Consolidate Debt Or Make Improvements
- 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 10 shared branch locations in the Des Moines area and over 5,550 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:
<https://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!

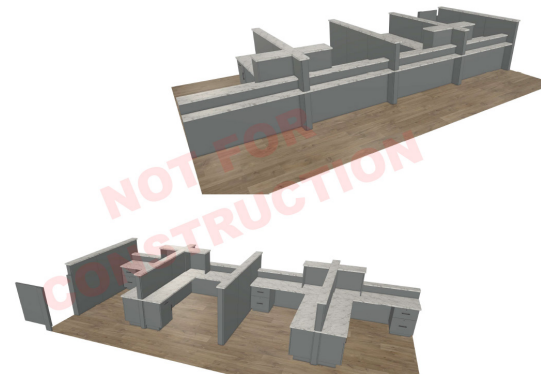


Some restrictions apply
New accounts only

Building Improvements At DMMCU

Making improvements for our members

We have been working hard over the past year to make improvements to the grounds and interior at DMMCU! We have repaved the parking lot, repoured crumbling cement near the back entrance and rebuilt our garbage enclosure to replace rotting wood. All were necessary to improve the exterior of the credit union.



Inside we were also able to do a window and LED lighting replacement, which replaced all the original windows and lighting to improve efficiency. We also created secure entrances to the loan area and break area to increase the safety and security of our staff and members. We applied a fresh coat of paint throughout the whole building and performed a deep clean after the projects were completed.

In August or September we will complete the last of phase of improvements which includes a new teller line. The current line has lasted over 20 years and is experiencing some wear and tear that cannot be repaired, so a total replacement is needed. During this last phase of our improvements as the old line is removed and the new line is constructed, please expect some minor delays in lobby opening and/or limited capacity for a few days as we complete the project. As soon as we have a final timeline for the project, we will make members aware of what to expect for the delays and limited capacity. Drive-up service will be available if the lobby is not at full capacity.

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.

El Rincon Latino (The Latino Corner)

Patrocinio de un torneo de fútbol Soccer Tournament Sponsorship

Funds raised help with medical expenses
Los fondos recaudados ayudaran a cubrir los gastos médicos.



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



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