Metro Matters

A Quarterly Newsletter Published For The Members Of Des Moines Metro Credit Union • Fall 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
- Attend Our 88th Annual Meeting
- Consolidate Debt Or Make Improvements
- Refinance Your Auto Loan & Earn $200
- DMMCU Out In The Community
- El Rincon Latino (The Latino Corner)

Attend Our 88th Annual Meeting

Membership means ownership (And a chance to win prizes)!

You're invited to attend our 88th annual meeting on Thursday, October 1, 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: Tar Macias, Doug Olson, and Traci Stiles. 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 23, 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 $500 in CASH prizes. RSVP today!

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

Consolidate Debt Or Make Improvements

The possibilities are endless with a home equity loan 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 5.49%APR, and a 63 month term, you would make 63 monthly payments of $183.07 to repay the loan. No minimum refinance loan amount.. Review your existing loans carefully to borrow the exact amoun. Consult your tax advisor to determine if the interest you pay is tax-deductible.

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

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.

*Some restrictions apply. Loans already financed at DMMCU do not qualify.

DMMCU Out In The Community

Jeniffer at the Iowa State Fair
Kim and Jasmine at the Multicultural Fall Festival in Evelyn K Davis Park

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

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.
4.49%	up to 63 mos.
4.59%*	up to 75 mos.
4.79%**	up to 84 mos.

*Up to 69 mos: $15,000 min ln amt, up to 75 mos.: *25,000 min ln amt. **$35,000 min ln amt

Used (2022-2020):

5.09%	up to 48 mos.
5.19%	up to 63 mos.
5.29%	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.
5.49%	36-60 mos.
5.79%	64-87 mos.
5.99%	88-123 mos.

Variable:

6.50%	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 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