

OUR LIFE

OUR CREDIT UNION IS ALL ABOUT YOU!



OUR Credit Union is Opening a New Location in Warren!



You've likely heard the news about the new developments happening around our Bellaire Branch.

These changes offer us a great opportunity to branch out; we are moving to a new convenient location just 3 miles east, located at the corner of 12 Mile & Mound Roads in Warren. This new state-of-the-art branch will offer the following features:

- Well-lit drive up ATM and night depository
- A self serve coin machine
- A community room for seminars, events and member use
- The same helpful and friendly staff

For your convenience, OUR Bellaire Branch will remain open until the new Warren Branch opens. Construction is planned to start very soon, and we anticipate our new location will be open late 2015. While we are saddened to see a piece of our history go, we are equally excited to give our members a new branch that will allow us to continue to provide the personalized service our members have come to expect.

"With the sale and pending redevelopment of the St Dennis Property, OUR Credit Union took the opportunity to compare the mounting maintenance and repair costs of a 40 year old building with the opportunity to give our members a new state-of-the-art facility that would include the ability to add additional services," said Marketing Director, Jeff Glaser, "After much research, including a survey sent to all members affiliated with the Bellaire Branch, the credit union came to the decision that a relocation was in the best interest of the membership and the future of OUR Credit Union."



Stay up to date on the new branch developments by following us on [Facebook](#) and [Twitter](#).



SUMMER 2015



Relax...

OUR Summer Seasonal Loan is a LIFESAVER!

Apply Now!

Don't Miss OUR Summer Seasonal Loan Special! Offer Expires August 31, 2015

Pick the Payment Plan that's Right for You!

Loan Amount	Annual Percentage Rate	Monthly Payment	Optional Debt Protection	Total Finance Charge	Total Payments
\$3000	4.99% ¹ <small>(The cost of your credit as a yearly rate)</small>	\$95.93 ²	\$204.45 ² <small>(Total cost over life of loan)</small>	\$248.73 ² <small>(The dollar amount the credit will cost you)</small>	\$3,453.18 ² <small>(The amount you will have paid after you have made all payments as scheduled)</small>
\$6000	4.99% ¹ <small>(The cost of your credit as a yearly rate)</small>	\$150.14 ²	\$542.47 ² <small>(Total cost over life of loan)</small>	\$663.94 ² <small>(The dollar amount the credit will cost you)</small>	\$7,206.41 ² <small>(The amount you will have paid after you have made all payments as scheduled)</small>
\$9000	4.99% ¹ <small>(The cost of your credit as a yearly rate)</small>	\$187.87 ²	\$1019.29 ² <small>(Total cost over life of loan)</small>	\$1,252.23 ² <small>(The dollar amount the credit will cost you)</small>	\$11,271.52 ² <small>(The amount you will have paid after you have made all payments as scheduled)</small>

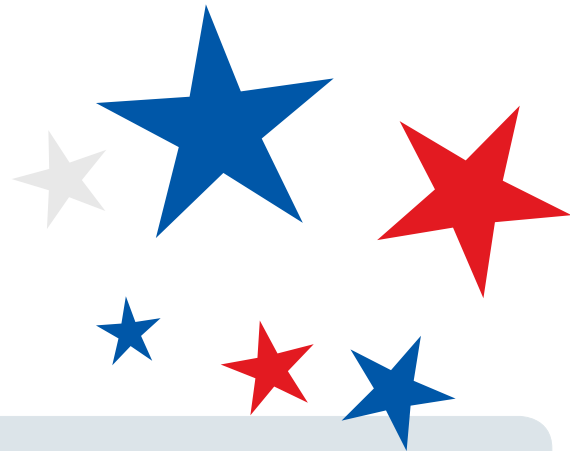
¹Annual Percentage Rate. This Special Offer is not to be used to refinance existing OUR Credit Union loan balances unless adding at least \$1,000 in new money to the existing balance. Rates are subject to change at any time without prior notice. ² Estimated Amount. Offer expires August 31, 2015.



IT'S HERE!

MOBILE CHECK DEPOSIT IS NOW AVAILABLE THROUGH THE OUR CU MOBILE APP.

LEARN MORE!



Thank You for Helping the Fight Against Cancer

OUR Credit Union Cancer Warriors did it again! OUR Credit Union staff, family and friends participated in the American Cancer Society's 2015 Relay for Life at Royal Oak High School June 13th. Team Captains Stephani Clancy and Rachel Catalano organized numerous fundraising events to help support Relay for Life with the help of OUR Credit Union staff. Events like the Golf Outing and bake sales helped the team raise over \$10,000 making them a Platinum Team this year!

OUR Credit Union has incredibly charitable members who have supported the OUR Credit Union Cancer Warriors through their fundraising efforts, helping them earn Platinum Team status. We thank our members for their continued support of OUR Relay for Life fundraising efforts.



OUR Staff take a quick break from walking to pose with Oakey Dokey at Relay for Life. L to R: Nick, Rachel, Oakey Dokey, Stephani, Nicole and Leeann

Need a Break? Skip A Pay!

Need a break from your loan payment this summer?

With our Skip-A-Pay program you can postpone your loan payment and have some extra cash on hand. For more information, visit OUR [Skip-A-Pay page](#).



Scholarship Recipients

OUR Credit Union has awarded four \$1000 [scholarships](#) for the 2015-16 school year.

Each recipient has been rewarded this competitive scholarship based on their considerate commitment to community involvement, an interest in furthering their education, along with their extra curricular activities and remarkable essay.

We're excited to present OUR 2015 Scholarship recipients:

Melissa Schumaker - Gwen Anne Barr Memorial Scholarship

Alan Carter - Theodore Cologie Memorial Scholarship

Danielle Irene Muench - Theodore Cologie Memorial Scholarship (Pictured below)

Meghan Glaser - Employee & Family Enrichment Scholarship



Everyone is looking for ways to save money, and that's what Love My Credit Union Rewards is all about.

We're excited to offer you exclusive discounts and benefits on products and services you use every day. Credit union members have already saved over \$1 billion with Love My Credit Union Rewards discounts. So along with lower loan rates and fewer fees, here's another way you can save even more.

- Exclusive discounted pricing on most new Chevy, Buick, or GMC vehicles with the Credit Union Member Discount from GM
- Save 10% on select regularly priced Sprint monthly service; businesses save 15% on select regularly priced Sprint monthly service. Plus, waived activation and upgrade fees (up to \$36 savings for each)
- Savings of up to 50% off other popular plans from Credit Union Auto Club
- Save on services for your home from ADT, DIRECTV, Allied, and more
- Earn cash back when you shop at over 1,500 online retailers with Love to Shop

The more offers you take advantage of, the more you save. Start saving today at [LoveMyCreditUnion.org](#).



JULY

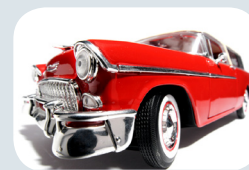
Friday, July 4th: Happy Independence Day! All branches are closed.

Thursday, July 9th: Math and Money Learning Activities. Ages 5-11 welcome! Royal Oak Public Library from 2:15-3 pm. [Register here!](#)

AUGUST

Saturday, August 8th: Clawson Car Show

Saturday, August 15th: Woodward Dream Cruise



SEPTEMBER

Friday, September 4th - Monday, Sept 7th - Arts, Beats & Eats

Washington Ave Branch will be **closed** during Arts, Beats & Eats

Monday, Sept 7th: Happy Labor Day! All branches are closed.

SEPTEMBER WORKSHOP

Wednesday, Sept 23rd: Financial Advisor partner, Mike Bullis of Raymond James presents: *College Planning Workshop*

Time: 6:30 to 7:30 pm

Location: Normandy Branch

RSVP: marketing@ourcuonline.org or 248-584-1400

Light Refreshments will be provided.

FUN FACT: It was actually July 2, 1776, that America gained its independence.*

[Learn why we celebrate on the 4th here!](#)

*cbsnews.com

OUR Credit Union is Proud to Announce We are a Sponsor of Arts, Beats and Eats!

Want FREE tickets? We're partnering with Gleaner's Foodbank to give YOU free passes to Arts, Beats and Eats.

[Learn more here!](#)



Need a New PIN?



It's now easier than ever to replace your PIN number whenever you desire. Simply call 1-800-567-3451 to request a PIN change instantly.

Helpful tips to protect yourself:

- Never share your PIN with anyone
- Don't use personal numerals for your PIN like birth dates, addresses, anniversary dates, etc.
- Memorize your PIN - don't keep a copy in your wallet



LOCATIONS

MAIN OFFICE
3070 NORMANDY RD.
ROYAL OAK, MI 48073

WASHINGTON AVENUE OFFICE
726 S. WASHINGTON AVE.
ROYAL OAK, MI 48067

CREDIT UNION FAMILY SERVICE CENTERS
800.919.CUSC (2872)

BELLAIRE OFFICE
2100 BELLAIRE AVE.
ROYAL OAK, MI 48067

ROCHESTER RD OFFICE
6693 ROCHESTER RD.
TROY, MI 48085



EQUAL OPPORTUNITY LENDER
Federally insured to at least \$250,000 by National Credit Union Association.

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