

# OUR LIFE

OUR CREDIT UNION IS ALL ABOUT YOU!



## A New Year Message From OUR CEO

Dear Member,

OUR Credit Union is committed to providing our members with great financial products, helpful financial education programs, sound advice, and personalized services. We strive to bring value to you in the products and services we offer. Every day we work to provide the best possible service. We know that our best marketing tool is you which is demonstrated in the number of new members that come from your referrals...Thank you!

OUR staff looks forward to helping you with your next vehicle loan, personal loan, or choosing to put OUR Visa Card in your wallet. If you have not had a review of your credit report lately stop by one of our branches or contact one of our Financial Service Representatives for a free credit report check-up. We may be able to find a way to save you a few bucks...and who doesn't need that these days?

In 2013 the "Don't Tax My Credit Union" was an important message – Thank you for your support. Through the efforts of credit union members like you, Congress received more than 1.25 Million messages - each one with a clear message "Don't Tax My Credit Union." As a credit union member you understand that the lower fees, higher interest rates on savings and more affordable loans you enjoy could be imperiled by new taxes on our credit union and we appreciate your commitment to helping us in this grassroots movement.

In the year ahead, OUR Credit Union will continue work to best serve our members. We want to provide resources to help you effectively manage your finances and support you in achieving your goals.

Wishing you a Happy and Prosperous New Year,  
Tina Dix, CEO



## highlight



Michael S. Bullis a Financial Advisor with First Allied Securities, Inc. has partnered with OUR Credit Union for over 5 years. He provides members the opportunity to create a personalized Financial Blueprint. During this time, Mike has met with hundreds of members helping them make wise retirement and investment decisions during a very challenging economic period.

Take advantage of this member opportunity to create your complimentary retirement plan, get a second opinion on your investments or explore alternative options in this low rate environment.

Feel free to call Mike directly at 248-584-1400 to schedule your complimentary meeting today.

**firstallied**

## Tax Services

OUR Credit Union offers options for your tax services needs. You want safety, accuracy, security and efficiency and we have partners that offer all of that, at a discount!



members are entitled to save either \$30 on their individual income tax preparation at participating locations or pay \$50 less than last year<sup>1</sup> when you switch to Jackson Hewitt from a competing tax preparer. Jackson Hewitt can estimate your refund for free! Meet with a tax pro today to see what Jackson Hewitt can do for you. No appointment necessary.



**TurboTax** puts the power in your hands to keep more of your hard earned money, with

the peace-of-mind of knowing you have experts in your corner every step of the way. OUR Credit Union members can prepare, print and e-file simple federal tax returns free with TurboTax® Federal Free Edition.<sup>2</sup>

Avoid possible errors by keeping this information in mind when completing your return for direct deposit to your OUR Credit Union account:

Our Routing and Transit/ABA number: 272484373. Mark where you'd like the funds deposited (checking or savings) and enter your complete account number:

- For checking, use your account number from the bottom of your checks or add an "8" to the end of your member number.<sup>3</sup>
- For savings, add a "0" at the end of your member number.<sup>3</sup>

For more information and links to the online sites, visit us at [www.OURcuonline.org](http://www.OURcuonline.org) under the **Membership Benefits** tab to the **Member Discounts** page.

1. Jackson Hewitt Disclaimer: Offer valid on tax preparation fees only. Does not apply to amendments, extensions, online tax preparation product or other services. Valid at participating locations and may not be combined with any other offer. OUR Credit Union does not determine fees charged by Jackson Hewitt or its franchisees. If you are not satisfied with the fees quoted you are not obligated to complete your return with Jackson Hewitt and may decline their services any time prior to filing. Most offices are independently owned and operated. Offer valid for tax prep fees paid of \$150 or more. Proof of last year's tax prep fee required. Offer expires 4/30/14.

2. TurboTax Disclaimer: TurboTax Federal Free Edition customers are entitled to payment of \$14.95 and a refund of your state purchase price paid. Claims must be submitted within 60 days of your TurboTax filing date and no later than 6/15/14. Optional add-on services excluded. Cannot be combined with TurboTax Satisfaction (Easy) Guarantee.

3. If the computer software requires more digits, add zeros to the FRONT of your account number to fill the remaining spaces.

## Drive Happy!

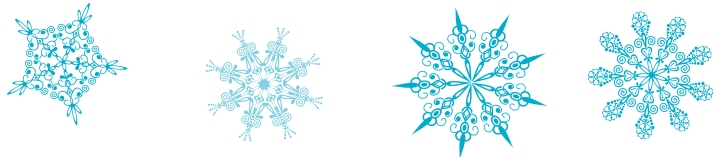


Do you have your auto loan somewhere besides OUR Credit Union? Refinancing is easy and we may be able to save you money AND fill your gas tank!

Auto Loans are as low as  
**1.99% APR\***  
New, Used or Refinanced

\*Annual Percentage Rate. Rates are "as low as" and are based on credit history. Advertised rate is for 2008 and newer model years and a maximum term of 60 months. Other/longer terms are available. New money only; does not apply to existing OUR Credit Union loans. Rates are subject to change without prior notice.

**Apply Now!**



### Refinance with OUR CU and the Fuel is on Us!

When you refinance your auto loan with OUR Credit Union from another financial institution, you can receive up to \$100 in fuel for your tank! Mention this coupon when calling or visiting a branch.



Refinance \$15,000 or more and receive a \$100 Visa gift card. Refinance \$7,500-\$14,999 and receive a \$50.00 Visa gift card. New money only. Offer expires January 31, 2014.



## Santa Day

On Saturday, December 7th Santa Claus paid OUR Credit Union members a visit at the Main Branch.

Oakey Dokey Members were able to have their picture taken with Santa and share their Christmas wishes with him.

OUR Staff and the members alike enjoyed spending time with Santa.



## We've Mixed Up a Sweet Deal

Did holiday shopping take a bite out of your budget? Consolidate bills by taking advantage of our Seasonal Loan Special and start the new year off right!

With rates as low as 5.99% APR<sup>1</sup> and amounts up to \$10,000 we've got the ingredients to satisfy your needs!



Apply Now!

sample:  
**\$5000**  
for 60 months  
as low as 5.99% APR<sup>1</sup>  
\$100.63<sup>2</sup> per month

<sup>1</sup>Annual Percentage Rate. Loan rates are 'as low as' and are based on credit history and term of loan. Not valid on existing OUR Credit Union loans. Rates are subject to change at any time without prior notice. <sup>2</sup>Estimated Amount. Offer expires February 28, 2014.

## Holiday Debt Overstaying its Welcome?

Move your balance to OUR lower interest rate credit card. Paying less interest and fees is a smart way to send debt packing.

Transfer now and receive 5.99% APR<sup>1</sup> for the life of the balance transferred.

Apply Now!



<sup>\*</sup>Annual Percentage Rate. 5.99% is a promotional rate for the life of the balance transferred. Non-promotional purchase and balance transfer rates range from 8.95% to 18.95% APR and are based on credit history. Cash advance rate is 18.95%. Refer to Credit Card Agreement and Disclosures for additional information. Offer expires March 31, 2014.

## Scholarship Opportunities

OUR Credit Union offers educational scholarships to members.

The Theodore Cologie Memorial Scholarship is offered to OUR members who are graduating from high school the 2013-14 school year. OUR Credit Union will award two \$1000 scholarships.

The Gwen Anne Barr Memorial Scholarship is offered to OUR members who have graduated high school prior to the application deadline and are further pursuing their post-high school education at an accredited university, college or vocational school. OUR Credit Union will award one \$1000 scholarship.

Applicants must be members in good standing for at least three months prior to the application deadline.

Applications and full details can be found from the **Membership Benefits** tab, under the **Scholarships** page on our website.

**Scholarship Deadline:**  
**March 14, 2014.**



# Community Calendar

## JANUARY

**20th - Monday:** Martin Luther King Jr. Day. All Branches are CLOSED.

**25th - Saturday:** Financial Advisor partner, Mike Bullis of First Allied presents: *2014 Economic & Stock Market Workshop*.

**Time:** 11 am to 1 pm

**Location:** Royal Oak Public Library

Light Refreshments will be provided.

## FEBRUARY

**17th - Monday:** President's Day. All Branches are CLOSED.



## MARCH

**26th - Wednesday:** Financial Advisor partner, Mike Bullis of First Allied presents: Health Care Workshop.

**Time:** 6:30 to 7:30 pm

**Location:** OUR Main Branch - 3070 Normandy Rd, Royal Oak



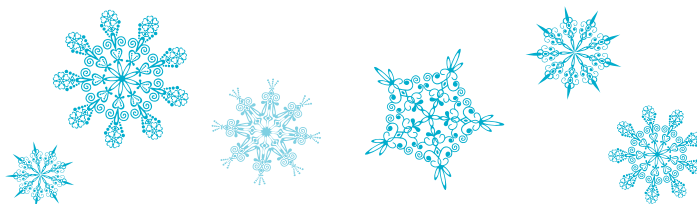
## Headed to the Auto Show? Get discounted tickets at OUR Credit Union!

### Nomination Committee Report

In compliance with our By-Laws, the Chairman of the Board of Directors has appointed a Nominating Committee. Jeremy Water, Chairperson of the Nominating Committee, has reported that the committee has considered the qualifications of appropriate individuals from the membership for board positions. They have nominated James Dresbach, Joseph Kripli and Karen Massucci as incumbents.

#### SPECIAL NOTE:

The Credit Union By-Laws provide for nomination by petition. Any member with sufficient background in business or finance, and the time to devote to regular and special meetings and study of credit union issues may obtain a nominating petition from Tina Dix, CEO. Petitions require the valid signatures of no less than one hundred members in good standing and must be returned to the President at least 30 days prior (By March 14, 2014) to the Annual Meeting on April 14, 2014. Elections will be by written ballot at the Annual Meeting, and no additional nominations may be made from the floor prior to the balloting.



## We FINANCE fun

3.99% APR\*



## Apply Now!

\*Annual Percentage Rate. Loan rates are as low as and are based on credit history and term of loan. Not valid on existing OUR Credit Union loans. Rates are subject to change at any time without prior notice.



## 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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