

IMPORTANT DATES

January - Happy New Year!

Wednesday, the 9th - Parkinson's Workshop - Issues for caregivers and the latest findings for Parkinson's. (Presented by a member of the Parkinson's Foundation of Michigan).*

Monday, the 21st - All offices are **closed** in observance of Martin Luther King, Jr. Day.

February

Monday, the 18th - All offices are **closed** in observance of President's Day.

Wednesday, the 13th - Alzheimer's Workshop - Issues for caregivers and basics on the stages of the disease and ways the Alzheimer's Association can help. (Presented by the Alzheimer's Association of Michigan).*

April

Monday, the 8th - Annual Meeting at OUR Main Branch, 3070 Normandy Rd, Royal Oak. 6pm

**Please register for Educational Sessions by calling 248.549.3838, ext 366.*

IMPORTANT INFORMATION FOR FEDERAL PAYMENTS

Switch Your Federal Benefit Checks to Direct Deposit Today

There are less than 2 months left to switch from paper checks to direct deposit for your federal benefit payments. If you still receive a paper check for your Social Security or other federal benefit payments, you are required to switch by March 1, 2013 – it's the law.

Don't delay. Make the switch before time runs out. You can sign up:

- At your favorite OUR Credit Union branch
- Online at the U.S. Department of the Treasury's Go Direct® website, www.GoDirect.org
- By calling the U.S. Treasury Electronic Payment Solution Center at (800) 333-1795

It's fast, free and easy to sign up. However, wait times could increase closer to the deadline.

By switching now, you can avoid long waits and start enjoying the safety, ease and reliability of direct deposit immediately.



Be Prepared

Have the following information on hand when you make the switch:

- 12-digit federal benefit check number
- Amount of most recent federal benefit check
- OUR Credit Union Routing and Transit Number: 272484373
- Your Account number and type – checking or savings*



Keep Your Money Safe

Direct deposit is safer than paper checks. In fact, you are 125 times more likely to have a problem with a paper check than with an electronic payment. Even though direct deposit is safer, it's important that you take steps to keep your money safe. The Treasury Department urges you to follow these three tips:

1. Be careful of anyone who calls, texts or emails you asking for personal information.
2. Do not give out your Social Security number or account information to anyone unless you are the one who has contacted them.
3. Watch your checking or savings account often to make sure that all account activity is yours.

Remember, you are required by law to switch to an electronic payment option By March 1, 2013. Time is running out – make the switch today.

*This information is on the bottom of your personal checks. If you need help, just ask!

Source: U.S. Department of the Treasury, Financial Management Service

OUR LIFE

OUR CREDIT UNION IS ALL ABOUT YOU!

OUR Visa Card Offers YOU a Choice

Transfer your balance from an existing high, variable rate card!

An amazing low rate Visa - **8.95% APR¹**

OR

A great rate & rewards Visa - **10.95% APR¹**

Both cards offer:

- A Fixed Rate
- No Annual Fee
- Exceptional Local Service

With less money going to an interest payment each month your budget will be easier to manage!

Apply today - online or in person!

¹Annual Percentage Rate. Rates are "as low as" and are determined based on credit history.



WHAT'S NEW?

Take Advantage of OUR Valued Partners for Your Tax Preparation - At a Discount!

LOCATIONS

MAIN OFFICE
3070 NORMANDY RD.
ROYAL OAK, MI 48073

BELLAIRE OFFICE
2100 BELLAIRE AVE.
ROYAL OAK, MI 48067

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

ROCHESTER RD OFFICE
6693 ROCHESTER RD.
TROY, MI 48065

CREDIT UNION FAMILY SERVICE CENTERS
800.919.CUSC (2872)



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

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OUR Seasonal Loan Special is Here!

Feeling the after effects of holiday spending? Start the New Year off right and cure your "holiday hangover" by taking advantage of our Seasonal Loan Special. You can use this special for any good purpose, so whether you want to consolidate bills, make home improvements or even take a much needed vacation we've got you covered!

\$7000
for 47 months
at 7.00% APR²
\$175.90³ per month

\$5000
for 47 months
at 7.00% APR²
\$125.64³ per month

\$3000
for 47 months
at 7.00% APR²
\$75.39³ per month

OUR
CREDIT UNION

²Annual Percentage Rate. Same low rate for all qualified borrowers. New money only. ³Estimated Amount. Offer expires February 28, 2013.

Auto Special

Refinance and Save!

Is saving money on your New Year's Resolution list? Maybe we can help. If your auto loan is currently with another financial institution you can refinance with OUR Credit Union for as low as **1.99% APR*** with ease. Our Loan Professionals will help you find the payment that works with your budget and you'll be on your way to saving money early in the year! If you'd like more information about applying or would like a pre-approval today, speak to one of our Loan Professionals by calling 248.549.3838, because it always feels good to cross something off your Resolution List!

1.99% APR*
Any Year
Any Make
Any Model



*Annual Percentage Rate. Rates are "as low as" and are based on credit history and term of loan. Rates are subject to change without notice. Not valid on existing OUR Credit Union loans. Rate as of 12/01/12. New money only.

Nomination Committee Report

In compliance with our By-Laws, the Chairman of the Board of Directors has appointed a Nominating Committee. James Dresbach, 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 Joel DeShane, Jeremy Water and Brian Cook 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 Deb Thompson, 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 8, 2012) to the Annual Meeting on April 8, 2012. Elections will be by written ballot at the Annual Meeting, and no additional nominations may be made from the floor prior to the balloting.

Tax Services

If you're like many you feel like the most wonderful time of year is followed by the most dreaded - tax season. OUR Credit Union offers options for your tax services needs. You want safety, accuracy, security and efficiency and we've got partners that offer all of that, at a discount!



With **Jackson Hewitt Tax Service®**, valued members are entitled to save either \$30 on their individual income tax preparation at participating locations or pay \$50 less than last year¹ 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 now prepare, print and e-file simple federal tax returns free with TurboTax® Federal Free Edition.²

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.³
 - For savings, add a "0" at the end of your member number.³

For more information and links to the online sites, visit us at 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 4/30/13.

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 6/15/13. 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.

Skip it

Often the idea of getting skipped isn't a good one. Think about it: the office birthday cake is passed around and you're skipped!, your favorite song skips at your favorite part – the part where your voice sounds amazing ... you get the idea. This time around though, it's different. Skipping at OUR Credit Union can be a good thing! Wouldn't you like to skip your auto or personal loan payment now and then? Did you know you can skip your qualifying OUR Credit Union loan payment once every 6 months?

So if you're feeling like you've spent more than you planned during the holidays and you want a break in January or February consider our Skip-A-Pay Program. Visit us online for full details and the application or speak to a Financial Services Representative today.



Scholarship Deadlines

OUR Credit Union is awarding 2 members the Theodore Cologie Memorial Scholarship, available to high school seniors graduating in 2013. In addition, any member who has graduated from high school prior to the application deadline and is pursuing their post-secondary education at an accredited institution qualifies for the Gwen Barr Memorial Scholarship. All scholarship recipients will be awarded \$1000.



The deadline for scholarship applications is **March 15, 2013.**

Visit us online to view the **Scholarship** page under **Membership Benefits** for more details and applications.

Consumer News

Fraud Protection Tips

As things are starting to slow down with the holiday season behind us, it's important we remain tuned in to the fraudsters among us. Ongoing awareness of scams is critical to the protection of your personal and financial information.

Take these Risk Prevention Tips:

- Secure home computers and mobile devices: Ensure your home computers are secured with a firewall and antivirus software before performing any online transactions. Operating system patches should be downloaded when made available by software vendors. Protect mobile devices (mobile phones, tablets, etc) used to conduct online transactions by installing antivirus software.
- Phishing scams: Do not respond to emails, text messages, and phone calls that advertise the sale of gift cards, gifts, promotions, contests and jobs.
- Be wary of shopping online at Craigslist and public auction sites: You may purchase merchandise that is never delivered. Follow the best practices published by Craigslist and other public auction websites to avoid scams.
- Be wary of social media scams: Fraudsters often place bogus advertisements for free prizes on social media sites. Do not respond to these advertisements.
- Bogus charity scams: Confirm the legitimacy of charities through the Better Business Bureau.
- Monitor accounts: Periodically monitor your deposit and credit card accounts to identify any unauthorized transactions. Immediately report unauthorized transactions to OUR Credit Union.

Report scams to the Federal Trade Commission at www.ftc.gov or call toll-free 1.877.FTC.HELP (1.877.382.4357).

