



OUR LIFE



OUR CREDIT UNION IS ALL ABOUT YOU!

What's the Difference?

We are often asked, "What's the difference between banks and credit unions?" The response may be something standard like, "Credit unions are community based," "they serve a field of membership," or they are member-owned." All of which are correct, but credit unions are so much more than that and sometimes it's difficult to put into words. Those who work for a credit union may lean on the Credit Union Motto: 'People Helping People,' but even that can seem to fall short at times.

CU Shop Local is a great representation of what makes credit unions stand apart. It showcases the cooperative element in a tangible, meaningful way. Originally coined 'CU Lunch Local,' the initiative encouraged the credit union industry to support local eateries on a specific October day. In its 10th year, [CU Shop Local](#) is stepping up the challenge to show support all month long to local small businesses.



OUR Credit Union has been a long-time participant in the Lunch Local challenge by purchasing staff some of their favorite local meals. This year we are excited to accept the challenge to step up and support all kinds of small businesses all month long.

In addition to lunching local throughout the month, we will be spotlighting some of our business members on social media as well as shopping local because we know every dollar spent makes a difference.



Another way credit unions are different is in celebration of [International Credit Union Day](#). Celebrated the third Thursday of October for over 70 years, International Credit Union Day is a time to reflect on the credit union movement's history and share member experiences. The goal is to raise awareness around the work credit unions do worldwide.

Will you join us in celebrating The Credit Union Difference this month? Head to our [Facebook](#) and [Instagram](#) pages to share how you'll be supporting small businesses in October and use the hashtags #CUShopLocal and #CULunchLocal.

Stop by any of [OUR branches](#) Oct 18- 23 for a free gift, as a thank you for being a member. We appreciate you!





In celebration of International Credit Union Day, visit any branch October 18 - 23 for your free gift! Thank you for being a member of OUR Credit Union!

School Fundamentals Fundraiser Success

OUR members are the most generous! Throughout August we raised enough funds to put together 700 backpacks filled with supplies for kids in need in our community.

Each backpack was filled with: a pencil pouch, erasers, pencils, glue stick, safety scissors, notebook, folders, markers and crayons.

When we think “back to school,” we are often focused on the items children need in the classroom, but other items are needed as well. As a part of our School Fundamentals Fundraiser we supported [Teen Clean Closet](#) by collecting personal hygiene items in our Royal Oak branches and donating 200 reusable water bottles for their closets in Royal Oak Schools. Because of Teen Clean Closet’s efforts, students are able to ‘shop’ anonymously for items they need.



OUR Credit Union donated 300 backpacks to Southfield Schools for their Back to School Fair.

In total we were able to donate backpacks and supplies to [Troy Community Coalition](#), [Turning Point Macomb](#), Lean Elementary in Warren, West Utica Elementary, Southfield Schools, Morse Elementary in Troy and more. Thank you to OUR members for your generosity!

Home Buyer Webinar

Join us with our home financing partner, [Mortgage Center](#), for a free refinance webinar on Tuesday, October 19th at 6:30 pm.

Learn about refinancing your home and how it could help you save money! As a bonus, attendees are eligible to refinance their home for \$99*!

Don't miss out, [register today!](#)



*\$99 refinance is available until January 17, 2022. Must have attended the seminar to be eligible. Mortgage amount must be between \$40,000 and \$548,250 to be eligible. Mortgage rates current as of 9/14/2021 and assumes a 30-year fixed-rate refinance of a detached, owner-occupied property with a loan to value ratio of 80% and a credit score of 740. A loan amount of \$200,000 at an interest rate of 2.875% and an APR of 2.929% has a payment of \$829.78 with 0.5 points due at closing. The payment does not include property taxes or insurances, the actual payment will be higher. Borrowers are responsible for any third-party costs including but not limited to: title, tax certificate, and appraisal. Offer applies to Residential First Mortgages not currently financed with Mortgage Center and excludes Home Equity Loans and Lines of Credit. Offer can be used once in 24 months and the borrower must have at least 18 months of mortgage history. Membership with OUR Credit Union is required. Offer may not be combined with any other promotion or discount. The promotion has no cash value. This offer is non-transferable. Terms are subject to credit and mortgage approval. Other restrictions may apply. Mortgage Center is an equal housing lender, NMLS# 282701. OUR Credit Union is federally insured by NCUA.

Scholarship Opportunities

OUR Credit Union will award three \$1,000 scholarships to OUR members.

Our Theodore Cologie Scholarship is available to those graduating high school in the 2021-2022 school year. Two scholarships will be awarded.

Our Gwen Anne Memorial Scholarship is available to those continuing their post-high school education. This could be college, vocational or trade school. One scholarship will be awarded.

[Learn more and download an application today.](#)

Drive Happy!



1.89% APR*
UP TO 65 MONTHS

90 DAYS NO PAYMENTS*

 **APPLY NOW**

1. 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. Limited time offer. Rates are subject to change at any time without prior notice. New money only. 90 Days, No Payments for qualified borrowers.



Your Visa For Everyday

Whether you're looking for a great low rate, or a low rate with rewards, you'll want [OUR Visa](#) at the top of your wallet. With [Mobile Pay](#) compatibility, OUR Visa makes paying safe and simple!

You can [apply](#) to transfer your balance from your high rate cards to OUR Visa for as low as 2.99% APR*

*Loan rates are 'as low as' and are based on promotional terms. Balance transfer rate 2.99% APR is up to 6 months. After that, the APR will be 'as low as' 8.95%, based on credit history and card selection. Not valid with existing OUR Credit Union balances. Rates are subject to change at any time without prior notice. Balance transfer promotion is subject to change at any time without prior notice.



OUT ON VACATION
2.99% APR*

• CAMPERS • 4-WHEELERS • SNOW-MOBILES •

 **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. 2014 and Newer Models, up to 60 months. Other rates and terms available. Some restrictions may apply.

Kids Will Love These Edible Sensory Bins



What's the difference between a normal sensory bin and an edible one? The answer is REAL food you are OK with them eating! An edible sensory bin is food designed to be played with — a concept almost all kids will happily embrace, I'm sure.

Because tactile sensory play is so important for our small humans and I can typically pull these DIY sensory bins together for only a few dollars, we tend to make a lot of them in this house. I also feel like my kids, ages 5 and 9, still want to eat everything they see, so I couldn't resist giving these edible sensory bins a try.

Supplies needed:

- 2 aluminum trays
- Animal cookies (plain and chocolate)
- Blue gelatin dessert
- Gummy fish or goldfish crackers
- 2 packs of plastic dinosaurs — we used dinosaurs, but you can use water creatures, animals, and more! Please keep in mind: Putting small plastic toys in an edible bin could pose a choking hazard. Please only attempt under adult supervision and do NOT allow child to put toys in mouth. For smaller children, you could omit the toys and just use animal cookies.
- A blender



From start to finish, this was super simple and wildly satisfying for my littles. They couldn't believe they were going to be able to play with their food! [Read the full article and instructions here.](#)

Macaroni KID®
BY CertifiKID

Content provided by Emily Papa
Macaroni Kid publisher

IMPORTANT DATES

SHRED DAY

5625 E Twelve Mile Rd, Warren 48092
Saturday, Oct 2 from 10 AM - 2 PM

COLUMBUS DAY

All Branches CLOSED
Monday, October 11

HOME REFI WEBINAR

Tuesday, Oct 19 at 6:30 PM
[Register Today](#)

VETERANS DAY

All Branches CLOSED
Thursday, Nov 11

THANKSGIVING SPECIAL HOURS

All Branches CLOSED Thursday, Nov 25
Branches have limited hours on Friday, Nov 26*

HOLIDAY SPECIAL HOURS

All Branches CLOSED Saturday, Dec 25 and Dec 31
Branches have limited hours on Friday, Dec 24 and 31*

*see [website](#) for details.

LOCATIONS

MAIN OFFICE
3070 NORMANDY RD.
ROYAL OAK, MI 48073

TWELVE MILE RD OFFICE
5625 E. TWELVE MILE RD.
WARREN, MI 48092

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

ROCHESTER RD OFFICE
6693 ROCHESTER RD.
TROY, MI 48065

MOUND RD OFFICE
54870 MOUND RD.
SHELBY TOWNSHIP, MI 48316

CREDIT UNION FAMILY
SERVICE CENTERS
800.919.CUSC (2872)



EQUAL OPPORTUNITY LENDER

Federally insured by
National Credit Union Administration



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