Think Twice Before You Share

Social Media Usage

Last year a Facebook post went around called “10 Bands I’ve Seen, And One Is a Lie.” Facebookers listed the names of nine bands they’d seen and one that they hadn’t, and their friends had to guess which was the lie.

The person sharing the list often included a note about the first band he or she had seen play live. Sharing that information, security experts pointed out, is a risk, because the first-band question is a common one used to verify a person’s identity when he or she is accessing online accounts.

According to a New York Times story about the 10 bands trend, security experts warned that memes which encourage you to share personal details can be used to unlock your accounts. Even if your Facebook account is set to private, it’s not impossible for fraudsters to access it. Think about the number of times your friends have notified you their account was hacked and warned you not to accept a friend request.

So what can you do? It’s still possible to participate in fun trends on Facebook, just be cautious—especially when it comes to quizzes and other activities encouraging you to reveal information about yourself.

Here are some tips:
Think twice about what you share. If you’re concerned about privacy, sharing any kind of personal information on Facebook—or in a public space online—means offering valuable data to marketers who can use it to advertise to you.

Don’t share information that answers common security questions. Things like the name of your first pet, the street where you grew up, or your mother’s maiden name should never be shared online.

Consider making up answers to your security question. Questions like “where you went to high school?” are too easy. Change your answer to something random (but memorable) for additional security.

Stay safe and up-to-date on fraud trends, scams and more by visiting our Consumer News page, reading our blog and following us on Facebook.

Copyright 2017 Credit Union National Association Inc.
You have the vision. We have the loan.
Whatever your vision is this summer, we can help!

OUR Summer Seasonal Loan is Here.

Apply Now

Aren’t options sweet?

6.49% APR¹

$3,000
24 Monthly Payments
In a range of 133.63² to 142.51²

$6,000
36 Monthly Payments
In a range of 183.91² to 201.18²

$9,000
48 Monthly Payments
In a range of 213.23² to 239.91²

¹. Annual 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.

Mobile Deposit - Endorsement Change

As of July 1st, a change is required to your endorsement on the back of your mobile check deposits. Your signature and “For Mobile Deposit Only” will be required for all checks deposited with our mobile app.

Unfortunately, if you deposit a check through the mobile app without this endorsement, the check will be returned and your deposit will be rejected due to “back endorsement incomplete.”

To help ensure that your checks are deposited conveniently and quickly using our mobile app, please use this endorsement. We apologize for any inconvenience this may cause you. This new endorsement requirement is a result of a banking regulation change.
Huzzah! We are gearing up for the 2018 Michigan Renaissance Festival—a time-travel adventure into the 16th century! Inside the gates, visitors enjoy the sights and sounds of a 17-acre village, Renaissance shops, taverns, and a magnificent castle. Continuous entertainment takes place on the streets and on 17 themed stages; featuring full-contact armored jousting, comedy and theater shows, music, games, fabulous food, artisans, people-powered rides and so much more! The 2018 festival season is open weekends only – August 18th to September 30th. OUR Credit Union members can enter to win a set of 4 tickets to the event! Simply fill out the short entry form at http://bit.ly/MKRenfest by August 15th.

Tickets are brought to you by the Oakey Dokey Kids Club, Macaroni Kid Birmingham-Troy, and Macaroni Kid Ferndale-Royal Oak.

Macaroni Kid is a weekly free e-newsletter published by local moms with a passion for bringing families and communities together. Each week, they send out local event calendars, activity ideas, family fun guides, and other resources to help parents and grandparents entertain, educate and support their kids and teens.
Increase Your Home Value: Curb Appeal is Key

You don’t have to get away to be in the great outdoors. The best outside spaces are often in your own back—or front—yard.

First looks
How’s the curb appeal? Your home landscaping is the first impression and it makes a significant impact on your home value. A beautiful, well-maintained front yard is inviting and speaks to the care of the interior of a home before someone even sets foot inside. A well-staged patio or deck makes people feel welcome to pull up a chair and relax. A simple, inexpensive outdoor rug paired with an end table and chairs offers the illusion of increased square footage.

The professional approach
Frugal homeowners are often compelled to tackle their own landscaping projects to stretch their dollars, but if you don’t have the experience, complex landscaping is better left to professionals. So, if you’re looking at adding brick pavers, or building up your landscaping to give your yard a visually appealing effect, consult the professionals. However, if you have a green thumb and want to save some money, planting a variety of perennials and annuals in an existing flower bed is a great low-cost way to add curb appeal and increase your home’s value.

Money talks
Setting a budget is an essential step for homeowners who want to control cost and outcomes. Landscapers will work with you to review options and can offer advice on priority projects if you’re looking to spread out developments over a period of time to fit your budget.

OUR Credit Union representatives can help you set a budget for your landscaping plans or provide the funding you need to make your landscaping visions a reality. Stop by or call 248-549-3838 today!