

OUR LIFE

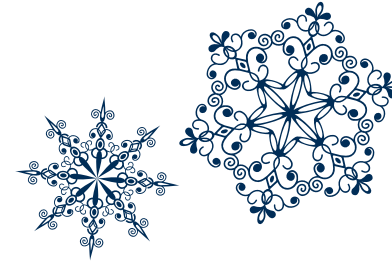


OUR CREDIT UNION IS ALL ABOUT YOU!

Happy New Year!

A Message from OUR CEO, Tina Dix

2021 passed by quickly and we experienced another year heavily affected by COVID around the world, and in our communities. That makes it even more important to stop and take stock of what really matters; and not just focus on the urgent things or our “to-do lists.”



As a member of OUR Credit Union – you matter. It’s your participation and support as a member that enables us to thrive. 2021 was a very productive year with new initiatives and program improvements.



Our fifth branch location opened in Shelby Township in February 2021; providing additional accessibility to our membership and the surrounding communities.

I am very proud of our staff and their continued dedication to making OUR Credit Union the best financial choice for our members, by their continued focus on our core values of Above & Beyond, Better Together, and Own It. It is people like you, OUR members, who make our work truly rewarding.

On behalf of the Board of Directors and staff, we extend to you a healthy and happy holiday season and all the best in 2022.

Tina Dix, CEO



248-549-3838 • OURcuonline.org

WINTER 2022

How to Spot Fraud Aimed at Seniors

Seniors are targeted by scammers for many reasons: they have more assets to steal than younger adults, they are less Internet savvy and less likely to research claims made by scammers, and they are sometimes isolated from family who could offer a second opinion on fraudster's claims. If you have seniors in your family, make sure they know about these common scams:



- **Grandchild/Child Scam:** Someone calls and asks, "Grandpa/ma, guess who this is?" When the person offers a name, the impersonator now pretends to be that person and says they're stranded or were arrested and need money. Alternatively, the caller may impersonate a police officer and claim the same thing, that they have a loved one in custody and need money for bail.
- **Fake IRS Calls:** The IRS will never call someone. Period. But scammers use threats of money owed to the IRS and jail time if the person doesn't pay now. Sometimes they tell the person to pay in gift cards. You can't pay the IRS in gift cards.
- **The Obituary Scam:** A caller will claim that a deceased family member owes them a debt, and they will ask survivors to pay it immediately under penalty of a lawsuit.



LEARN MORE



How's Your Credit Health?



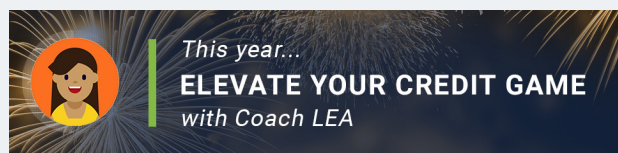
Your credit score is one of the most important measures of your financial health. From taking out a mortgage to establishing a new line of credit, lenders look to your credit score as an indicator of your creditworthiness.

Now, it's easier than ever to get tips for improving your credit score with the help of our [Virtual Financial Coach, Coach Lea](#).

Free, secure, and available 24 hours a day, this powerful tool provides step-by-step guidance. We'll show you how to:

- Pull your current credit report
- Understand your report and score
- Improve your score and financial health

Accessible via both mobile devices and desktop, simply answer a handful of questions related to your goals, and Coach Lea will provide you with step-by-step guidance tailored to improving your financial wellness.



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 Brian Cook, Joel DeShane and Susan Anderson 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, President/CEO. Petitions require the valid signatures of no less than one hundred members in good standing and must be returned to the President/CEO at least 45 days prior (By March 10, 2022) to the Annual Meeting on April 25, 2022. Elections will be by written ballot at the Annual Meeting, and no additional nominations may be made from the floor prior to the balloting.



RV Loans as low as
2.99% 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. 2015 and Newer Models, up to 65 months. Other rates and terms available. Some restrictions may apply.



Scholarship Opportunities

There is power behind education, which is why we place so much value on our scholarship program.

We award three \$1,000 scholarships annually. Our Theodore Cologie Scholarship is available to members who are graduating high school in 2022.

Our Gwen Anne Barr Memorial Scholarship is available to those who have previously graduated high school and are continuing their education. There is no age limit! If you're attending school (college, university, vocational, etc.), at least part time, you can apply.

Applications are due March 11, 2022. Visit our [Scholarships](#) page to apply or learn more.



Giving Back This Holiday

Over the holiday season, OUR Credit Union supported families and children through partnership with Lighthouse of Oakland County and the Blood Cancer Foundation of Michigan. Our staff departments adopted 3 families through Lighthouse, and 20 children through the Blood Cancer Foundation. We are proud to give back through these organizations as a result of your generosity by supporting the OUR Credit Union Charitable Foundation throughout the year. Thank you for caring for our communities!



Winter Loan Special

5.49%^{APR¹}
\$7500 for 48 Months
\$5000 for 36 Months
\$2500 for 24 Months



APPLY NOW

• OUR Debt Protection is voluntary and not required in order to obtain credit. We will not consider whether or not You elect protection in making a credit decision.
• We will give You additional information before You are required to pay for Our Payment Protection. This information will include a copy of the Contract containing the terms of Our Payment Protection. There are eligibility requirements, conditions and exclusions that could prevent You from receiving benefits under Our Payment Protection. You should carefully read the Contract for a full explanation of the terms of Our Payment Protection. You may terminate protection on Your account(s) at any time by providing Us with written notice at least five (5) business days prior to the requested termination date. If You do so within thirty (30) days of purchasing protection, We will credit You for any Program fees charged for the protected account(s).

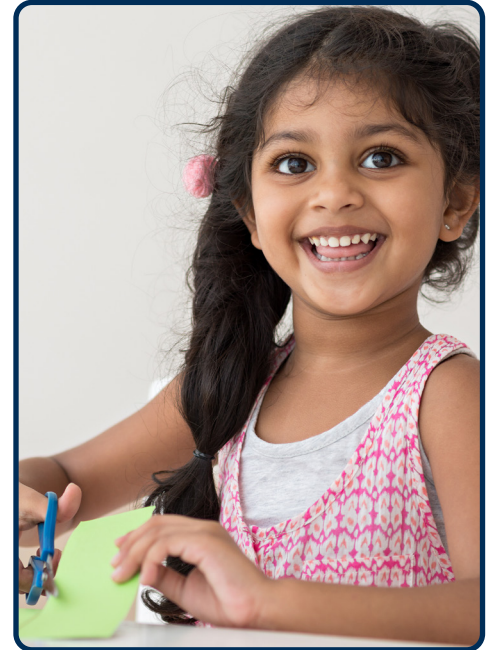
1. Annual Percentage Rate. This Special Offer is not to be used to refinance existing OUR Credit Union loan balances unless adding at least \$1,000 in new money to the existing balance. Rates are subject to change at any time without prior notice. See website for payment examples and optional debt protection. Winter Loan Special Offer Ends February 28, 2022.

40 Indoor Activities for Kids

While there are plenty of fun outdoor activities for the winter, sometimes your kiddos want a break from the cold.

1. Read a book
2. Play freeze dance
3. Have a staring contest
4. Write a story
5. Draw a picture
6. Play a card game
7. Make a blanket fort
8. Bring outside toys in
9. Play red light, green light
10. Play hide-and-seek
11. Build with cardboard
12. Have a dance party
13. Play Simon Says
14. Go on an indoor scavenger hunt
15. Make slime*
16. Make an indoor obstacle course
17. Have a pillow fight
18. Watch a movie
19. Have STEM fun*
20. Make a paper clip chain
21. Bake a treat*
22. Take a nap (you wish)
23. Stack canned food
24. Blow bubbles (yes, inside!)
25. Play hopscotch
26. Play paper plate tennis*
27. Build with blocks
28. Play dress up
29. Write a letter & mail it
30. Make music with pots
31. Look at old photos
32. Make your own board game*
33. Have a tea party
34. Craft*
35. Make cleaning a game*
36. Walk like animals
37. Build pretzel log cabins
38. Do yoga
39. Let the kids take pictures for a change
40. Play tic-tac-toe

*Visit troy.macaronikid.com to read the complete article and get details on these activities.



Macaroni
Kid

Content provided by Renae Gonzalez and
Kara Murphy, Macaroni Kid publishers



IMPORTANT DATES

Martin Luther King Jr Day

All Branches are Closed

Monday, Jan 17

Presidents Day

All Branches are Closed

Monday, Feb 21

Scholarship Application Deadline

Friday, March 11



Need extra cash this month?

See if you qualify for OUR [Skip a Pay](#) Program! BONUS: If you have a Premium Checking you earn one free each year.

A copy of OUR Privacy Policy is available at
OURcuonline.org/privacy-policy

To request a printed copy to be mailed to
you, please call us at 248.549.3838

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 48085

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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