



OUR LIFE NEWS



2025

International Credit Union Day

On Thursday, October 16, 2025, the global credit union movement celebrates 77 years of International Credit Union Day under the theme “Cooperation for a Prosperous World.”

It's the one day a year the entire movement takes the time to tell their members and communities about credit unions. The community commitment and positive economic and social change are just some of the ways that credit unions differ from traditional for-profit banks and financial institutions. Credit unions are very different both in philosophy and structure. For more than 150 years, credit unions worldwide have proudly collaborated to put people before profits in order to provide access to affordable financial services for all members. Credit unions invest their earnings in helping members meet their financial goals. In addition to lower loan rates and better service, members experience the difference that comes through our democratic structure, service to members and social goals that credit unions embody.

The global credit union movement is now more than 411 million members strong, and they are served by more than 74,000 credit unions in 104 countries.

We're kicking off the festivities early by hosting a FREE Shred Day at our Rochester Rd Branch on Saturday, October 11th. **We'll continue the celebration with sweet treats, swag, and fun on Thursday, October 16th at all branches.** We hope to see you there!



IMPORTANT DATES

Closed

Monday, Oct 13: Columbus Day
Tuesday, Nov 11: Veterans Day
Thursday, Nov 27: Thanksgiving
Thursday, Dec 25: Christmas Day
Thursday, Jan 1: New Year's Day

Fall Forward!

Sunday, Nov 2 - Remember to set clocks forward 1 hour

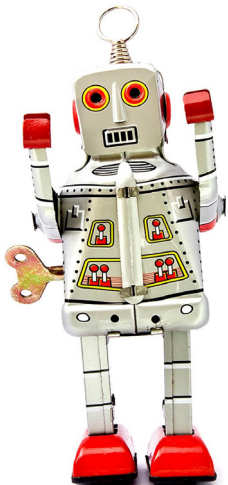
Special Hours*

Friday, Nov 28: Thanksgiving Friday
Wednesday, Dec 24: Christmas Eve
Wednesday, Dec 31: NYE

Events*

Sunday, Oct 5: Pumpkin Painting Party, 2 - 5 PM
(Whispering Woods Kiwanis Park)
Saturday, Oct 11: Shred Day (Rochester Rd., 9:30 AM - 1 PM)
Thursday, Oct 16: International Credit Union Day - Sweet Treats & Swag
Saturday, Dec 6: Santa Day (Normandy Rd., Royal Oak, 10 AM - 1 PM)
Thursday, Dec 11: Toys for Tots Event with Meet & Greet Santa (Mound Rd., Shelby Twp)

*See [website](#) for details



Toys for Tots Donation Event

We are excited to partner with Marine Corps Reserve Toys for Tots this holiday season. We are hosting an event December 11th at OUR Mound Rd Branch in Shelby Twp. We'll be accepting new toys and monetary donations at all branches beginning Monday, November 3.

Stay tuned to [our website](#) and [social media](#) for updates.

Stay Safe from the Biggest Scams

Cryptocurrency is hot, with the price of one Bitcoin reaching \$100,000 for the first time in December 2024. That may be good for savvy investors, but the hype could lure novices into [cryptocurrency scams](#) — with huge potential losses. In 2023, the FBI's Internet Crime Complaint Center (IC3.gov) received nearly 9,000 cryptocurrency complaints from people age 50-59. Their total losses: more than \$900 million. People age 60 and older registered nearly 17,000 complaints and reported losses of \$1.6 billion. (The numbers are probably far higher, because scams are notoriously underreported.)

Scammers use dating apps, messaging apps, social media and other communications to build relationships and trust with their targets, then share their “expertise” on investments, frequently promising large returns and little risk. In 2023, this “confidence-enabled cryptocurrency investment fraud” was the most prominent type of crypto scam, the Federal Bureau of Investigation (FBI) reports.



Criminals often show victims fake profit reports, which encourages them to invest more. But when investors try to withdraw funds, they're frequently charged outrageous fees. The bogus companies then typically vanish before investors receive their money.

How to stay safe: If you're interested in crypto but lack expertise, talk with a financial advisor. And watch for impostor sites that mimic actual companies. In California, one victim transferred over \$127,000 to two crypto exchanges, one of which was Celestia.bet. The true network, however, is Celestia.org.

To confirm that a company is legit, make sure it's registered with the Commodities Futures Trading Commission (CFTC) and the National Futures Association. Also avoid companies with no physical address or customer service line, the CFTC suggests.

Also beware of requests to pay for something or address an urgent financial matter with crypto; they may ask you to use a [crypto ATM](#). “Crypto is the payment method in a lot of different scams,” Velasquez says, because it's hard to trace and payments usually can't be reversed.

Read the full article on how to safeguard yourself from this and other popular scams: [aarp.org](#). Visit As always, you can contact us if you're ever suspicious about communications or visit [our website](#) to stay up-to-date with fraud trends.



What makes credit unions unique?

- **Equal Ownership** – Credit unions are democratically controlled and member-owned and member-operated. Each member has equal ownership and one vote regardless of how much money he or she has in savings.
- **Not for Profit** – Credit unions are not-for-profit financial cooperatives that provide a safe, convenient place for members to save money and access loans and other financial services at reasonable rates.
- **Social Purpose: People Helping People** – Credit unions exist to serve their members, not to make a profit. Every member counts, including those of modest means. This “people-first” philosophy impels credit unions and their employees to get involved in their community and support worthwhile causes.
- **Volunteer Leadership** – Each credit union is governed by a volunteer board of directors elected by and from the credit union’s membership. Financial Education for Members – Credit unions place particular importance on educational opportunities for their members and the public to help everyone become better-educated consumers of financial services.
- **Trust** – Lately credit unions have received positive press for being trustworthy and resilient institutions during a tumultuous time. Credit union members worldwide can be proud of these accomplishments and rest assured that their money is safe at the credit union.



FREE SHRED DAY

Join us Saturday, Oct 11th for OUR Fall Member Appreciation Shred Day.

6693 Rochester Rd.
Troy, MI 48083
9:30 AM - 1 PM



EQUAL OPPORTUNITY LENDER
Federally insured by
National Credit Union Administration

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)

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