

OUR LIFE NEWS



2026

Celebrate 'A Steady Signal in a Noisy World' on International Credit Union Day

Why do hundreds of millions of people worldwide choose credit unions? Because credit unions have a “people-first” philosophy that impels them to constantly improve their communities and the lives of their members. That local service feeds a worldwide network that reaches more than 400 million members across the globe. On Thursday, October 15, 2026, join credit union and financial cooperative members around the globe in celebrating 78 years of International Credit Union Day®.

At OUR Credit Union, we take the “people-first” philosophy seriously, with a focus on helping bring light to the communities we serve. While our offices are closed on Monday, October 12th, all staff will be gathered together to assemble care kits for worthy organizations, like: Teen Clean Closet, animal shelters, Project Linus, and Rose Cancer Center.

Visit us at any branch location on October 15th and celebrate with your fellow member owners! We'll be celebrating with sweet treats, swag, and fun. We hope to see you there!



AUTUMN

IMPORTANT DATES

Closed

Monday, Oct 12: Columbus Day
Wednesday, Nov 11: Veterans Day
Thursday, Nov 26: Thanksgiving
Friday, Dec 25: Christmas Day
Friday, Jan 1: New Year's Day

Fall Back!

Sunday, Nov 1 - Remember to turn clocks back 1 hour

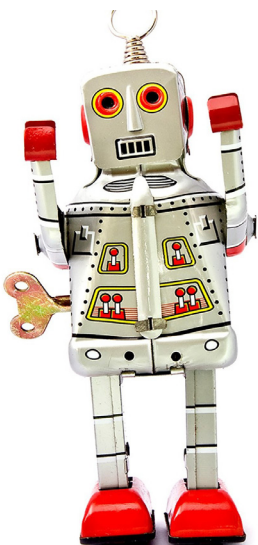
Special Hours*

Friday, Nov 27: Thanksgiving Friday
Thursday, Dec 24: Christmas Eve
Thursday, Dec 31: NYE

Events*

Sunday, Oct 18: Pumpkin Painting Party, 2 PM
(Whispering Woods Kiwanis Park, OUR CU Sponsors)
Saturday, Oct 3: Shred Day (54870 Mound Rd Shelby Twp., 9:30 AM - 1 PM)
Thursday, Oct 15: International Credit Union Day - Sweet Treats & Swag

*See [website](#) for details



Toys for Tots Collection Event

We are excited to partner with Marine Corps Reserve Toys for Tots again this holiday season. We will be accepting new toys and monetary donations at all branches through December 5th.

Stay tuned to our website and social media for updates.

Can You Spot a Scammer?

Scammers don't always look suspicious, they often pretend to be someone you trust, like a friend, a bank representative, or a government official. While fraud and identity theft can be intimidating, most scams are easy to avoid once you know the warning signs. You can learn how to recognize and stop scams before they happen.

Take the course from GreenPath to stay educated and know how to spot a scammer.

Take the Course



Are You Following Us On Social Media?

Join the conversation on Facebook, Instagram or LinkedIn to celebrate staff promotions, see what we're doing in the community, and maybe even find Oakey Dokey.

Video snippets of member testimonials and staff's best financial tips help us show the care we have for YOU, OUR members.

We hope you'll follow us on social media, and we'd be happy to highlight you in an upcoming video.

If you're interested in taking a few minutes out of your day and appearing in an upcoming video, please email marketing@OURCUonline.org. Tell us a little about yourself and your experience with OUR CU.

Our next film date is November 4th. We hope to have you join us!



How are you using credit?

The holidays are coming, and you'll probably see plenty of alluring offers promising "instant 20% off" or "bonus points" if you open a store card in checkout lines or while you're filling your online cart. It feels tempting — like free money during a season when every dollar counts! But before you say yes to another card, it's worth taking a closer look at what's really going on behind the scenes.

Consider getting a jumpstart on holiday spending by choosing OUR fixed, low-rate Visa Card, as low as 8.95% APR¹ with NO annual fees. Apply today to transfer your balance from high-interest cards with OUR Balance Transfer Special rate.

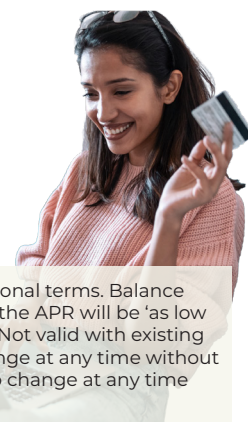
Visit our website or speak to a representative today for more details.

1. Annual Percentage Rate. Rates are 'as low as' and are based on credit history and card selection (Low Rate or Rewards). Purchase and balance transfer rates range from 8.95% to 18.95% APR. Rates are subject to change at any time without prior notice. Refer to Credit Card Agreement and Disclosures for additional information.

Credit Card Balance Transfer

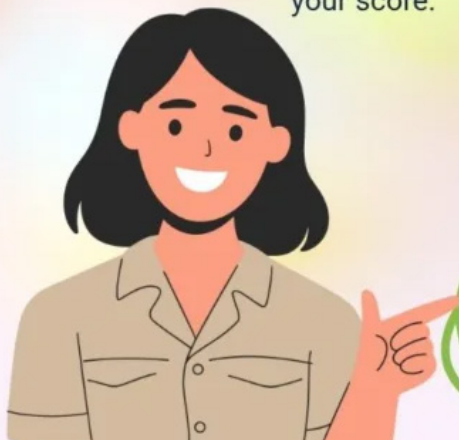
2.99%^{APR²}

2. 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.



BEFORE YOU SAY *yes...* STORE CREDIT CARDS AT A GLANCE

☺ THE UPSIDE	THE DOWNSIDE ☹
Perks + Discounts Cardholders often get exclusive sales, points, or events.	High Interest Often 25-30%+ APR , wiping out any "savings."
Easier Approval Great for modest credit histories.	Deferred-Interest Traps Miss the promo payoff window, owe all the back interest.
Credit Boost Potential Responsible use can help build your score.	Overspending Studies show people spend up to 83% more when using cards.
	Limited Use + Fees Only works at certain stores, with steep late fees.



Overwhelmed? GreenPath can help you repay debt faster with lower rates, one payment, and peace of mind.



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 48065

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

CREDIT UNION FAMILY
SERVICE CENTERS
800.919.CUSC (2872)



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