



OUR LIFE NEWS



SPRING 2026

PREVENTION IS KEY! Are you at higher risk for fraud?

In today's digital age, safeguarding your financial information is more critical than ever. Identity theft and fraud are pervasive threats that can have devastating consequences if not properly addressed. We're here to help equip you with essential insights and actionable tips to protect yourself and your finances.

Here are a few ways to prevent theft and fraud:

Strengthen Password Security: Use strong, unique passwords, and enable 2FA (two-factor authentication) whenever possible. OUR Online banking now requires 2FA.

Monitor Accounts Regularly: Review statements and your credit report for unauthorized activity. You can see your credit report with no impact on your credit score right in Online Banking.

Secure Personal Information: Shred documents containing sensitive information and avoid sharing personal information unless you have verified the recipient's identity and need. Join us for our Member Appreciation Shred Day on May 16.

Be Cautious Online: Avoid clicking links or downloading attachments from unknown sources. Verify website legitimacy before entering personal information or making purchases. We will never reach out and ask for sensitive information.

Use Secure Networks: Avoid using public Wi-Fi networks when accessing sensitive accounts. Use a VPN (virtual private network) when accessing the internet from public places to encrypt your data.

Financial safety is a shared responsibility that requires vigilance and awareness. By implementing these strategies you can protect yourself against identity theft and fraud effectively. Stay proactive in monitoring your financial accounts, secure your personal information, and know how to respond swiftly if you suspect fraudulent activity.



Read more about fraud prevention by visiting OUR Blog.

We're honored to be your financial partner!

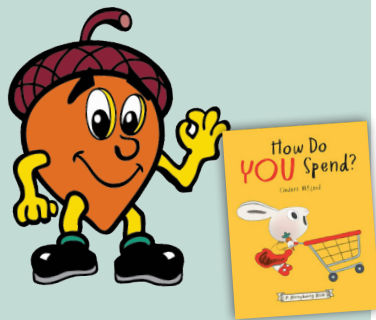


Smart Money MI Kids Read: A FREE Family Event

Our Oakey Dokey Kids Club introduces savings in a fun and engaging way. Join us at Royal Oak Public Library on Wednesday, April 22nd from 6:30 - 7:30 PM for Smart Money: MI Kids Read where kids will get participate in money-related activities and games. Each family will take home a free copy of How do YOU Spend? by Cinders McLeod.

We hope to see you there!

Registration is required.



DRIVE HAPPY!



*Annual Percentage Rate. Rates are 'as low as' and are based on credit history. Advertised rate is good for 2019 and newer models. Terms up to 75 months. Refinancing is not available on existing OUR Credit Union loans. Rates are subject to change at any time without prior notice.



13th Annual Charitable Golf Outing

We are excited to bring back our largest fundraiser, our annual golf outing! Sign up today and take advantage of early bird savings!

We can't wait to see you on the course Sunday, June 7th at Cracklewood Golf Club.

This is an 18-hole scramble and each golfer receives a door prize and swag bag, breakfast, lunch, buffet dinner and two beverage tickets.

Interested in Sponsoring? This is a great way to highlight your business or show your community support out on the course.

We look forward to seeing you out there!



SEAS THE DAY!

Considering a boat purchase this season? Boating serves as a hub for quality time with family and friends during our beautiful Michigan summers. Owning a boat fosters a sense of community and enhanced mental health through relaxation! Start creating new memories on the water with activities like: fishing, tubing, swimming, and water skiing.

Adventure Awaits!

Campers

Motorcycles

Boats

Jet Skis

5.49% APR¹
up to 65 months!



1. Annual Percentage Rate. Loan rates are 'as low as' and are based on credit history and term of loan. Must have an OUR Credit Union checking account and debit card. Not valid on existing OUR Credit Union loans. Rates are subject to change at any time without prior notice. See all rates.

TUESDAYS WITH THE ROYAL OAK LEPRECHAUNS!

Join us for lucky fun at Memorial Park during the games on June 16th, June 23rd, June 30th, July 21st and July 28th. We'll be having fun, handing out swag, and cheering on the Leprechauns!

Get your tickets today!



DOUBLE REWARDS

Log into Online Banking lately?

Now through June 30 when you refer friends and family to OUR Credit Union, you can both earn double the rewards.

All you need to do is log into Online Banking and select the Refer-A-Friend tile. You can refer as many people as you'd like. When they open a qualifying account you'll both earn digital gift cards.

Pro tip: check your spam folders for email communications once you submit referrals.



Considering Debt Consolidation?



If you have high-interest credit card debt that's weighing on your mind, refinancing may be the right solution for you.

Here are some benefits:

1. Lower Your Interest Rates - OUR Visa: 8.95% APR²
2. Boost Your Credit Score - Check Your Score in Online Banking Anytime!
3. Save Money in the Long Run
4. Get Control Of Your Debt

Learn more about debt consolidation options and how to apply today!



2. Loan rates are 'as low as' and are based on promotional terms. Transfer your balance as low as 2.99% APR for 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.

SHRED DAY

Bring your shred items for a **FREE** shred service from **9:30 AM - 1 PM on Saturday, May 16th at 3070 Normandy in Royal Oak.**

Safely dispose of your old documents and confidential information by bringing them to our Shred Day. Please be sure your paperwork is free of metal and other debris. Disposal of electronics are not accepted.

As a reminder: Personal information should never be given in response to unsolicited text messages, emails, or telephone calls - even if they appear to be from a legitimate source. OUR Credit Union will never contact members via phone, email, text message to request personal information such as account numbers, passwords, debit or credit card numbers, and (PIN) personal identification numbers.

DATES TO REMEMBER

April 22: \$mart Money: MI Kids Read

April 27: Annual Meeting

May 15: UWM Field Opening Day: OUR CU Sponsors

May 16: Shred Day at Normandy Rd Branch

May 25: Memorial Day - Closed

June 7: OUR 13th Annual Golf Outing

June 12: Summer Reading Kick-Off at ROPL

June 14: RO Leprechauns Memorial Park: Mascot Madness Night - See Oakey Dokey!

June 16: Lucky Fun with RO Leprechauns

June 19: Juneteenth - Closed

June 23: Lucky Fun with RO Leprechauns

June 30: Lucky Fun with RO Leprechauns

July 4: Independence Day - Closed

July 21: Lucky Fun with RO Leprechauns

July 28: Lucky Fun with RO Leprechauns

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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