



OUR LIFE NEWS



SUMMER 2025

THE ULTIMATE GUIDE to Summer Vacationing on a Budget

Summer is the season of sun-soaked adventures, long-awaited family getaways, and much-needed breaks from the daily grind. With some planning, creativity, and flexibility, it's entirely possible to enjoy an unforgettable summer vacation without draining your bank account.

Planning Ahead: The Foundation of Budget Travel

Spontaneous trips may sound romantic, but they often come with inflated prices and limited options. Instead, start your vacation planning several months ahead of your desired travel date.

Affordable Destinations with Big Returns

Choosing the right destination is crucial for keeping costs low. While trendy hotspots like Paris, New York, or the Amalfi Coast might dominate Instagram feeds, they can be tough on the wallet. Fortunately, there are plenty of lesser-known destinations that offer rich cultural experiences, beautiful landscapes, and exciting activities at a fraction of the cost.

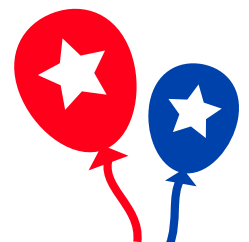


Dining and Activities: Savoring More, Spending Less

Avoid restaurants in highly trafficked areas where prices are often inflated. Instead, explore neighborhood eateries, food trucks, and street vendors. Many cities offer free walking tours, public museums, cultural festivals, and outdoor concerts during the summer months. Hiking, swimming, biking, and exploring public parks are enriching experiences that don't cost a dime.

Making the Most of Every Dollar

Begin by setting a daily spending limit to help stay within your budget. Use cash when possible, especially in markets or local shops, as it can help you avoid foreign transaction fees and keep a more tangible sense of your spending.



[Read the Full Article](#)

SPLASH INTO SUMMER

take a much needed vacation
consolidate debt
freshen up your landscaping
make home updates
... use it for any good purpose!

AS LOW AS
8.99%
APR*

APPLY TODAY!

*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. [Visit website for details and additional rates and terms.](#) Offer expires August 31, 2025.

OUR Annual Golf Outing in Review

On Sunday, June 8, 2025, we held OUR 12th Annual Golf Outing at the Cracklewood Golf Club in Macomb.

Thanks to the generosity and support of all OUR golfers and sponsors, we raised \$12,000, a testament to the generosity and commitment of OUR community.

The funds raised will allow us to pay it forward throughout the year, providing for so many of those in need. Starting with our Back to School initiative, where we will donate school supplies to children throughout the community.

Personifying “People Helping People” is only possible thanks to people like you. With your help, we’re enabled to be the financial partners of choice for OUR members and community, every day.

Thank you!





Pause. Reflect. Protect.

Have you heard of the tech support scam? What about the toll road scam? The grandparent scam? Do you know what the red flags are for each of these scams?

Let's face it: Keeping up with the latest scams and all the red flags that warn us of each one is exhausting. Scams are constantly evolving and each comes with its own set of red flags to remember. But there are a few general warning signs that apply to a wide range of scams. There are also key ways to respond when you spot those warning signs.

In 2024, AARP Fraud Watch Network embarked on a project to produce a near-universal message to help consumers recognize and avoid fraud attempts. With consultant Heart + Mind Strategies, they collaborated with dozens of people worldwide, including educators, fraud specialists, law enforcement, fraud victims, relevant federal agencies and even a linguist to arrive at a singular message that would resonate widely: Pause. Reflect. Protect.



[Learn More](#)

Join us in congratulating our 2025 scholarship recipients!

2025
Scholarship Recipient



REAGAN MASON
Theodore Cologie Scholarship

2025
Scholarship Recipient



DAKOTA KELLY
Theodore Cologie Scholarship

2025
Scholarship Recipient



ZOE MUTSCHLER
Gwen Anne Barr Scholarship

2025
Scholarship Recipient

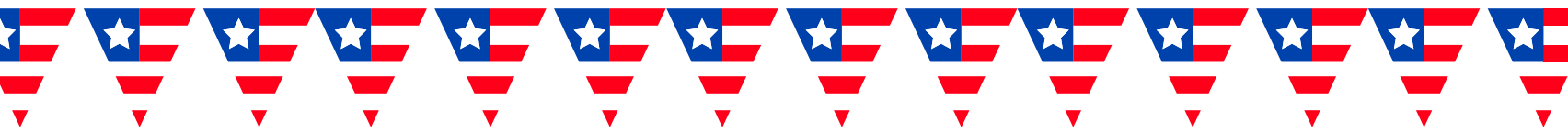


OLIVER HARRIS
Theodore Cologie Scholarship

2025
Scholarship Recipient



DEVON WILLS
Theodore Cologie Scholarship



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You can refer as many people as you'd like and earn up to \$500 a year!

[Learn More](#)



FREE ICE CREAM!

Swing by any branch on Friday or Saturday August 1st & 2nd for your free ice cream treat!
(While supplies last)

Thank you for being
OUR member!



IMPORTANT DATES

July 4: Independence Day - Closed

July 13: ViewFest at the Detroit Zoo:

OUR CU Sponsors

July 13: Mascot Night at RO Leprechauns

Memorial Park: OUR CU Sponsors

August 1-2: FREE Ice Cream for Members!

Sept 1: Labor Day - Closed

Please note: Washington Branch has adjusted hours for Arts, Beats and Eats during the Labor Day weekend.

Sept 6: Jimmy John's Field Championship Baseball Game: OUR CU Sponsors

Oct 11: Member Appreciation Shred Day



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