



OUR LIFE NEWS



SUMMER 2026

5 SUMMER SUN ACTIVITIES THE WHOLE FAMILY WILL ENJOY

Summer in Michigan always seems to fly by. After all, we only have a handful of weekends and once Fourth of July rolls around it feels like Summer is half over! So we've curated a list of five activities to take advantage of that are free or low-cost!

1. Cheer on the Royal Oak Leprechauns

America's favorite past time - baseball! Watch this minor league team at Memorial Park, right around the corner from OUR Normandy Rd Branch. Check their schedule for theme nights, ticket pricing and more. OUR Credit Union sponsors the kid's corner and children 5 and under are free.

2. Cool off at the Splash Pad

Splash Pads are popping up everywhere and with good reason - families love them! Most are free, have ample lounging space and include nearby snack options and playgrounds offering something for everyone!



3. Watch a Movie Under the Stars

Many communities offer free outdoor movie nights. Downtown Birmingham is showing Tangled on July 10th. Troy's movie night is August 11th at Boulan Park. Movie TBD - community members are casting their votes!

4. Visit the Local Nature Centers

Stage Nature Center in Troy has 100 acres of wooded trails. They have four owls on site and several low-cost programs. The nature center is open from dawn to dusk. Inside the building they have a kids activity area, Mastodon dig site and an Aqua Wall where you can view live animals in tanks.

5. Enjoy Festivals

A quick online search will show you all the festivals happening this summer. The Detroit Kite Festival takes place July 12th on the Detroit riverfront and offers hands-on activities and entertainment for the whole family.

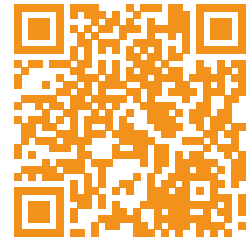
If you take advantage of any of these ideas, tag us on social media!

SUMMER LOAN SPECIAL



consolidate debt
take a vacation
renovate your home
... use it for any good purpose!

AS LOW AS
6.99%
APR¹



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. Visit website for details and additional rates and terms. Offer expires August 31, 2026

13th Annual Golf Outing Success!

On Sunday, June 7, 2026, we held OUR 13th Annual Golf Outing at the Cracklewood Golf Club.

Thanks to the generosity and support of all OUR golfers and sponsors, we raised \$13,000!

The funds raised will allow us to pay it forward throughout the year, providing for so many of those in need.

With your help, we're enabled to be the financial partners of choice for OUR members and community, every day.

Thank you!



Credit Card Balance Transfer Special

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.



Ways to Protect Yourself From Fraud

These tips come to you from Amy Nofziger and Mark Fetthoff from AARP, who say incidents of fraud have exploded. At OUR Credit Union we make fraud awareness a priority. Fraud isn't always top of mind for the average consumer, so we hope these tips will help you implement a few new tactics to keep fraudsters at bay.

- 1. Stop mail fraud at the mailbox.** Sign up for Informed Delivery from the U.S. Postal Service.
- 2. Halt scammers at your front door.** Install cameras and don't answer the door for people you don't know or aren't expecting.
- 3. Prevent garbage theft.** -Shred personal documents before putting trash out for pickup.
- 4. Watch for credit card skimming.** Inspect the card reader, especially at gas stations.
- 5. Monitor your credit report.** If you have online banking you can view your Vantage Score each time you log in!
- 6. Safeguard your wallet.** Never carry your Social Security Card and remove unnecessary items that can reveal your identity or be easily stolen.
- 7. Protect your financial accounts.** Use passphrases for accounts instead of just the minimum password.
- 8. Safeguard your smart phone.** Turn on and use biometric identification.
- 9. Secure your computer.** Turn on two-factor authentication for all secure websites.
- 10. Protect your email accounts.** Mark unsolicited and unwanted emails as spam.
- 11. Set limits on social media.** Set your profile so only friends can see your page.

Read the full article by scanning the QR Code or visiting aarp.org and searching "15 ways to protect yourself from fraud." As always, if you're unsure about the validity of a phone call, email, or text - reach out to OUR Credit Union by calling us at 248-549-3838.



Love OUR Credit Union? Refer and Earn!

Refer OUR Credit Union & Earn!

Referring your friends and family has never been easier! Simply log into Online Banking to find the Referral tile.

You can refer as many people as you'd like and earn up to \$1000 a year!



FREE ICE CREAM!

Swing by any branch on Friday August 7th or Saturday the 8th for your free ice cream treat!
(While supplies last)

Thank you for being
OUR member!



IMPORTANT DATES

July 4: Independence Day - Closed

July 21 and 28: Come see us at the RO Leprechauns Game

August 7-8: FREE Ice Cream for Members!

Sept 7: Labor Day - Closed

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

Sept 13: UWM Field Championship

Baseball Game: OUR CU Sponsors

Oct 3: Member Appreciation Shred Day



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National Credit Union Administration

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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.
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