



OUR LIFE NEWS



2023

HAPPY NEW YEAR

Message from the CEO

2022 concludes my first year as the new President/CEO for OUR Credit Union. I continue to be highly impressed by the entire team and the financial strength of this high-performing credit union.

That strength is demonstrated in our growth. We added 1,200 new members this year and now serve almost 24,000 members! We also added \$33 million in loans helping thousands of members finance cars, homes and recreation vehicles.

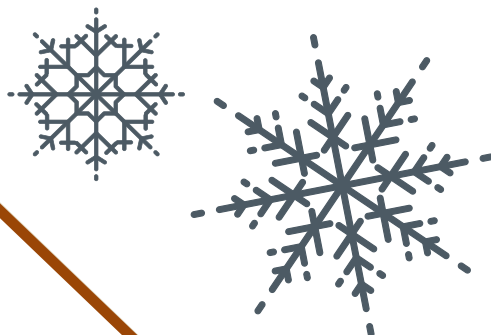
2022 was a year with many member enhancements to better serve you. We launched two new certificate specials to help members maximize their savings and an all-new website with a more user-friendly design. We also continue to support a large number of charities and sponsorships to give back to the communities that we serve.

I'm proud of our employees and their dedicated focus to deliver on our Mission Statement: "Helping OUR members meet their financial goals, while striving to exceed expectations with each interaction."

On behalf of the Board of Directors and all of the employees here at OUR Credit Union, we wish you all a Happy New Year and all the best in 2023!

Thank you for your valued membership!

Darren Cameron
President/CEO



Important Dates

Closed
Jan 16: MLK Jr. Day
Feb 20: Presidents Day



WINTER

COMMUNITY OUTREACH

Here's a look back on some of the areas we gave back to our community in 2022. Many of our fundraisers were supported by you, OUR members. We are so thankful for your generosity.

We donated 850 backpacks and school supplies.



We adopted eight families at three different organizations.



We donated funds to two community pantries.



We supported the RO Optimist Club Bowlathon.



We made donations to Ukraine Relief.



We supported Turning Point Macomb: Tara's Walk



We participated in the OLHSA Walk for Warmth.



We hosted OUR 9th Annual Charitable Golf Outing.



We gave away 50 free scoops of ice cream.





WINTER LOAN SPECIAL

7.25%^{APR¹}

\$6,000 for 36 months

\$3,000 for 24 months

\$1,500 for 12 months

Offer Ends January 31, 2023

Use it for
any good
purpose!

Apply Today!

• OUR Debt Protection is voluntary and not required in order to obtain credit. We will not consider whether or not You elect protection in making a credit decision.
• We will give You additional information before You are required to pay for Our Payment Protection. This information will include a copy of the Contract containing the terms of Our Payment Protection. There are eligibility requirements, conditions and exclusions that could prevent You from receiving benefits under Our Payment Protection. You should carefully read the Contract for a full explanation of the terms of Our Payment Protection. You may terminate protection on Your account(s) at any time by providing Us with written notice at least five (5) business days prior to the requested termination date. If You do so within thirty (30) days of purchasing protection, We will credit You for any Program fees charged for the protected account(s).

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. See website for payment examples and optional debt protection. Winter Loan Special Offer Ends January 31, 2023.

Payment Example if you borrow \$6,000: In a range of \$185.97² and \$203.36² depending on level of optional OUR Payment Protection selected. Monthly payments begin 45 days following disbursement. Total Finance Charge: \$715.87² (The dollar amount the credit will cost you)

2. Estimated Amount.

FRAUD PROTECTION: WHAT TO LOOK OUT FOR Money Transfer or Mobile Payment Services Fraud

Con artists use money transfers to steal people's money. If someone you don't know asks you to send money to them, it should be a red flag. Scammers also use mobile payment services to trick people into sending money or merchandise without holding up their end of the deal. For example, a scammer may sell you concert or sports tickets but then never actually give them to you. Or a scammer might purchase an item from you, appear to send a payment, and then cancel it before it reaches your bank account.

Using mobile payment services with family, friends, and others you know and trust is the safest way to protect your money. You should also be cautious when people you do know ask you to send them money. Before you send money, verify that they are the ones requesting it.

What to do: Never send money to someone you don't know. If you think you made a money transfer to a scammer, contact the company you used to send the money immediately and alert them that there may have been a mistake.



Article provided by Consumer Financial Protection Bureau

Are You Missing Out On Premium Benefits?

Features & Benefits	Premium Checking	Basic Checking
4.07 APY*	X	
No Minimum Balance	X	X
Unlimited ATM Transactions	X	X
Online Banking and Bill Pay	X	X
1 Free Skip-A-Pay*	X	
Mobile Check Deposit	X	X
Alerts and Financial Snapshot	X	X
IDProtect*	X	
Cell Phone Protection*	X	
Travel and Leisure Discounts*	X	

*Visit us at OURcuonline.org/premium for full details on Premium Benefits.

Nomination Committee Report

In compliance with our By-Laws, the Chairman of the Board of Directors has appointed a Nominating Committee. Susan Anderson, Chairperson of the Nominating Committee, has reported that the committee has considered the qualifications of appropriate individuals from the membership for board positions. They have nominated James Dresbach and Thomas Cardelli as incumbents.

SPECIAL NOTE: The Credit Union By-Laws provide for nomination by petition. Any member with sufficient background in business or finance, and the time to devote to regular and special meetings and study of credit union issues may obtain a nominating petition from Darren Cameron, President/CEO. Petitions require the valid signatures of no less than one hundred members in good standing and must be returned to the President/CEO at least 45 days prior (by March 9, 2023) to the Annual Meeting on April 24, 2023. Elections will be by written ballot at the Annual Meeting, and no additional nominations may be made from the floor prior to the balloting.

Scholarship Opportunities

There is power behind education, which is why we place so much value on our scholarship program.

We award five \$1,000 scholarships annually.

Applications are due March 11, 2023.

Apply today!

[Learn More](#)

A copy of OUR Privacy Policy is available at OURcuonline.org/privacy-policy. To request a printed copy to be mailed to you, please call us at 248.549.3838



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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