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For IMMEDIATE Release
February 10, 2010

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OUR CREDIT UNION HONORED BY CORP! MAGAZINE'S "THE BEST OF MICHIGAN BUSINESS"

OUR Credit Union was honored by Corp! Magazine's as one of "The Best of Michigan Business." Corp! Magazine readers voted OUR Credit Union as one of the "Best of Michigan" for 2009 at an event held at the MSU Troy Center on Feb 16th..

What makes OUR Credit Union a best of Michigan Business? Even during trying and turbulent economic times and discouraging news concerning the failures of traditionally stable financial institutions, OUR Credit Union has prospered. It should be reassuring that as a member-owner of OUR Credit Union, there isn't a need to worry because financial assets are safe with OUR Credit Union. Here are just a few reasons why:

OUR Credit Union has money to lend at some of the best rates available today.

Member's deposits are insured by the National Credit Union Administration (NCUA). The NCUA is the credit union equivalent to banks' insurer, the FDIC. Regular deposits and IRAs are insured up to \$250,000.

OUR Credit Union's Equity Ratio is over 8%, which places us in one of the highest level of capitalization measured by the NCUA. In plain English that means we have more than enough money set aside to weather economic downturns.

OUR Credit Union practices "fiduciary responsibility." As a member-owned organization, our Board of Directors is made up of OUR credit union members, so membership prosperity, as a whole, is always OUR Credit Union's top priority.

Established in 1959, OUR Credit Union is a full service financial institution, offering products ranging from savings and investments to mortgages and business accounts. Being a not-for-profit financial institution, the credit union's management and volunteer board of directors has a primary focus: provide member-owners with great products, services and financial resources to help supply a better way of life for consumers. The institution has experienced approximately a 10 percent growth in loans and continues to help members with borrowing needs. OUR Credit Union focuses on providing friendly, face-to-face personalized service in addition to employing the latest high technology programs, such as mobile banking applications. Services are provided to consumers who live, work, attend school or worship in Oakland and Macomb counties. "OUR Credit Union is interested in a long-term relationship with members. We are not interested in making a lot of money off of consumers with loans and products that they can't afford and don't need. The direct opposite of how we operate is what has caused so many worldwide problems. There is no substitute for a conservative management," says CEO Thomas Zamberlan

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Front from Left to Right:

Tina Dix (EVP), Janice Quigg, (Marketing/Community Development)

Second Row From left to right:

Rose Evers (Marketing/Community Development), Lisa Gnyp (VP of Finance), Jeff Glaser (VP of Information Systems,
& Tom Zamberlan (CEO/President)