



2024

OUR LIFE NEWS

One World Through Cooperative Finance

Why do hundreds of millions of people worldwide choose credit unions? Because credit unions have a “people-first” philosophy that impels them to constantly improve their communities and the lives of their members. That local service feeds a worldwide network that reaches more than 403 million members across the globe.

We will gather together as a global movement on Thursday, October 17, to celebrate International Credit Union Day under the theme: One World Through Cooperative Finance. At a time in our history when we seem increasingly divided, we hope the 76th anniversary of International Credit Union Day shows how our movement brings people closer together through democratic, member-owned financial institutions that put people over profit.

We invite you to join us on International Credit Union Day - Thursday, October 17th at any of our branches for refreshments and a free gift as a thank you for your membership.

**INTERNATIONAL
CREDIT UNION DAY**

There are still 1.4 billion people across the globe who are unbanked. Credit unions truly have the perfect business model to serve underserved populations and that is a message we hope our entire global movement will celebrate and promote on Thursday, October 17.

Buy a Feather, Feed a Family

In November we will be fundraising for local food banks. Each dollar you donate provides meals to our neighbors in need. You can stop by any branch to make a donation.



We will have collection bins for non-perishable donations (during November only).

IMPORTANT DATES

Closed

Monday, Oct 14: Columbus Day
Monday, Nov 11: Veterans Day
Thursday, Nov 28: Thanksgiving
Monday, Dec 25: Christmas Day
Monday, Jan 1: New Year's Day

Fall Forward!

Sunday, Nov 3 - Remember to set clocks forward 1 hour

Special Hours*

Friday, Nov 29: Thanksgiving Friday

Events*

Saturday, Oct 5: Nightmare on Auburn (Downtown Utica, 12-3 PM)
Sunday, Oct 13: Pumpkin Painting Party, 12 - 4 PM
(Whispering Woods Kiwanis Park)
Thursday, Oct 17: International Credit Union Day
Saturday, Oct 26: Shred Day (Normandy Rd., 10:30 AM - 2 PM)
Thursday, Dec 5: Meet & Greet Santa (Mound Rd., Shelby Twp, 5 - 7 PM)
Saturday, Dec 7: Santa Day (Normandy Rd., Royal Oak, 10 AM - 1 PM)

*See [website](#) for details








Fraudsters Using Multiple Tactics

We have all heard the fraud horror stories, and some of us have even fallen victim of fraud. Unfortunately, the various types of fraud and the tactics aren't slowing down. They're not only increasing, they aren't giving up after a single attempt.

Recently, we have been made aware of fraud cases where scammers will impersonate multiple organizations in a single attempt. Microsoft, Social Security Administration, and financial institutions are being impersonated. Fraudsters will also use phone calls, text messages, emails and mail letters to convince their targets to disclose confidential information.

We urge you to read carefully, answer questions cautiously, and think before you click links.

Look for these red flags:

-  Be wary of communications that claim there is a problem with your account.
-  Look for grammatical errors, spelling mistakes, or different phone numbers.
-  Be cautious about requests for sensitive data, like payment information or login credentials.
-  Unusual or unfamiliar: Note odd times of contact and investigate notifications for unfamiliar login attempts.
-  Hover over the email contact for suspicious emails. Does it match the address of the supposed sender?

These are just a few warning signs to keep top of mind. You can also register for the Do Not Call list. While this isn't foolproof, it can help. Go to www.donotcall.gov or call (888) 382-1222.

As always, you can contact us if you're ever suspicious about communications or visit [our website](#) to stay up-to-date with fraud alerts.



Back to School Fundraiser Results

This year we not only donated more than 400 backpacks filled with school supplies to children in need in our community, we also helped five local teachers fulfill their classroom wish-lists! Thanks to the generosity of our members, we were excited to add the component of helping clear teacher wish lists!

In August alone we raised \$2,400 for our Back to School Fundraiser. As an added incentive to donate, we raffled off two 50" Smart TVs and a \$100 Visa Gift Card.

Congrats to our raffle winners: Mike S. and Rebecca J. won TVs and Johnny B. won the Visa Gift Card.



Thank you again for helping make our community a better place by being "people helping people!"

FREE SHRED DAY

Join us Saturday, Oct 26th for OUR Fall Member Appreciation Shred Day.

3070 Normandy Rd
Royal Oak 48073

10:30 AM - 2 PM



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 48085

MOUND RD OFFICE
54870 MOUND RD.
SHELBY TOWNSHIP, MI 48316

CREDIT UNION FAMILY
SERVICE CENTERS
800.919.CUSC (2872)



© OUR Credit Union. All Rights Reserved.