



# OUR LIFE NEWS



SPRING 2025

## FINANCIAL HEALTH CHECK April is Financial Literacy Month

At OUR Credit Union, our mission is to help members reach their financial goals and a large part of accomplishing that involves providing tools, resources and partnerships to help you get there. While this is an ongoing effort, we put a heightened emphasis on financial education in April for Financial Literacy Month.

Many people start the new year off strong with well-intentioned financial goals. Now that we're a quarter into the new year, it's a good time to revisit those goals.

Check the Resources tab on our website and you'll find our Free Financial Credit Review, Financial Calculators, and GreenPath Financial Wellness who can partner with you to help alleviate financial stress, manage debt and more.

Last December we introduced Credit Score by Savvy Money - a powerful tool in Online Banking which showcases your credit score and provides suggestions on money-saving products while offering you the ability to set, track and reach goals! Many members have already set and achieved goals! If that's you - congrats! We're celebrating with you!

We've helped people in every stage of life and we've witnessed the benefits of developing a strong financial foundation early, which is why we are so passionate about our young savers.

Our Oakey Dokey Kids Club introduces savings in a fun and engaging way. Join us at [Royal Oak Public Library on April 16th](#) for \$mart Money: MI Kids Read where kids will get participate in money-related activities and will take home a free copy of Save It! by Cinders McLeod.

We're honored to be your financial partner!



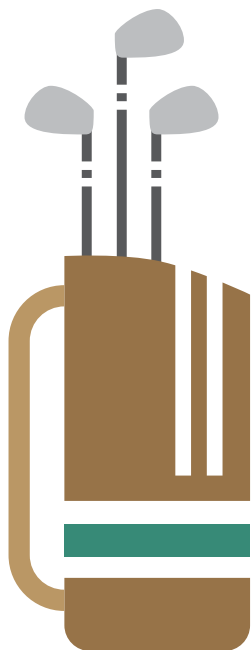
# Drive Happy!



\*Annual Percentage Rate. Rates are 'as low as' and are based on credit history. Advertised rate is good for 2018 and newer models. Terms up to 75 months. Refinancing is not available on existing OUR Credit Union loans. Rates are subject to change at any time without prior notice.

## 12th Annual Charitable Golf Outing

We are planning fun activities and developing exciting raffle prizes for another successful outing. Don't miss your chance to participate in our largest fundraiser on Sunday, June 8th at Cracklewood Golf Club.



This is an 18-hole scramble and each golfer receives a swag bag, breakfast, lunch, buffet dinner and two drink tickets. Our Golf Outing sells out quickly thanks to the support of awesome members, like you!

Interested in Sponsoring? Sponsoring is a great way to highlight your business or show your individual support out on the course.

Download [OUR Flyer](#) or [Register Online](#) today!

We look forward to seeing you out there!



## Why Choose OUR Credit Union for Your RV Loan?

Choosing OUR Credit Union for your recreational vehicle loan offers a range of benefits, from lower interest rates and fewer fees to personalized service and flexible loan terms. Whether you're financing an RV, boat, motorcycle, or ATV, OUR Credit Union provides competitive loan options that help you save money while enjoying your new purchase.

Getting pre-approved for a recreational vehicle loan gives you a clear understanding of your budget before you start shopping. Pre-approval also strengthens your negotiating position with RV dealerships, as it shows you are a serious buyer with financing in place.

In addition to the financial benefits, we also offer valuable membership perks, simplified loan processes, and a commitment to supporting the local community. By exploring recreational loan types and understanding the advantages of OUR Credit Union, you can make an informed decision that aligns with your financial goals and recreational aspirations.

Start your journey with the peace of mind that comes from working with a financial partner that puts your needs first.



**Adventure Awaits!**

- Campers
- Motorcycles
- Boats
- Jet Skis

**5.99% APR<sup>1</sup>**  
up to 65 months!

Apply Now

1. Annual Percentage Rate. Loan rates are 'as low as' and are based on credit history and term of loan. Must have an OUR Credit Union checking account and debit card. Not valid on existing OUR Credit Union loans. Rates are subject to change at any time without prior notice. See all rates.

## Scholarship Opportunities Available

OUR Credit Union is proud to award five \$1,000 scholarships annually to accomplished students pursuing their education following high school.

Visit our [OURcuonline.org/scholarships](https://OURcuonline.org/scholarships) to learn more and apply today.

**Deadline to apply has been extended to April 25, 2025**

# What card is at the top of your wallet?



8.95%  
APR<sup>2</sup>

With a great, low rate OUR Visa Card is the perfect choice for every day purchases, establishing and building credit.

We're confident this card will become a fast favorite.

Apply Now

2. Loan rates are 'as low as' and are based on promotional terms. Transfer your balance as low as 2.99% APR for 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.

## SHRED DAY

Bring your shred items for a FREE shred service from 9:30 AM - 1 PM on Saturday, May 24th at 5625 Twelve Mile Rd. in Warren.

Safely dispose of your old documents and confidential information by bringing them to our Shred Day. Please be sure your paperwork is free of metal and other debris. Disposal of electronics are not accepted.

As a reminder: Personal information should never be given in response to unsolicited text messages, emails, or telephone calls - even if they appear to be from a legitimate source. OUR Credit Union will never contact members via phone, email, text message to request personal information such as account numbers, passwords, debit or credit card numbers, and (PIN) personal identification numbers.

## IMPORTANT DATES

April 16th: \$Smart Money: MI Kids Read

April 28: Annual Meeting

May 16: Jimmy John's Field Opening Day:  
OUR CU Sponsors

May 24: Shred Day at 12 Mile Rd Branch

May 26: Memorial Day - Closed

June 8: OUR 12th Annual Golf Outing

June 12: Teacher Appreciation at RO

Leprechauns Memorial Park: OUR CU  
Sponsors

June 13: Summer Reading Kick-Off at ROPL

June 19: Juneteenth - Closed

July 4: Independence Day - Closed

July 13: ViewFest at the Detroit Zoo:  
OUR CU Sponsors



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726 S. WASHINGTON AVE.  
ROYAL OAK, MI 48067

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6693 ROCHESTER RD.  
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