



OUR LIFE NEWS



WINTER 2025

HAPPY NEW YEAR!

A message from OUR CEO



As we welcome 2025, I'm thrilled to reflect on yet another successful year for OUR Credit Union. In 2024, we remained financially strong and secure, continuing to uphold the trust and confidence of our 24,000 members.

Our talented team of employees worked tirelessly to enhance your financial experience. Key achievements included:

- Enhancing our Debit Card Contact Center Support to better serve you.
- Adding a credit score module in online/mobile banking to provide real-time access to your credit score along with tips and financial education on how to improve it.

We were pleased to see strong growth this year, welcoming over 1,000 new members to our credit union family. In addition, we provided 1,500 members \$19 million in loans to help finance cars, homes, recreational vehicles, and credit cards — showcasing our dedication to advancing your financial goals. Our competitive certificate specials also offered exceptional opportunities for members to grow their savings and achieve greater financial security.

Beyond financial success, we remained deeply committed to making a positive impact in the communities we serve. In 2024, OUR Credit Union donated over 800 backpacks to children in need, participated in numerous community events, and contributed thousands of dollars to nonprofit organizations throughout Southeast Michigan.

I'm incredibly proud of our team's dedication to fulfilling 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 our entire team, I thank you for your continued trust and support. We look forward to serving you in 2025 and wish you a year filled with health, happiness, and financial success!

Darren Cameron
President/CEO



Enhancement to Digital Banking: Credit Score Feature

As a member of OUR Credit Union, we want to provide you with all the resources that you need to take control of your financial health. You now have access to your credit score within digital banking. Access all the resources within Credit Score for Free - without impacting your score!

TAKE CONTROL OF YOUR FINANCIAL HEALTH

With Credit Score get FREE access to ...

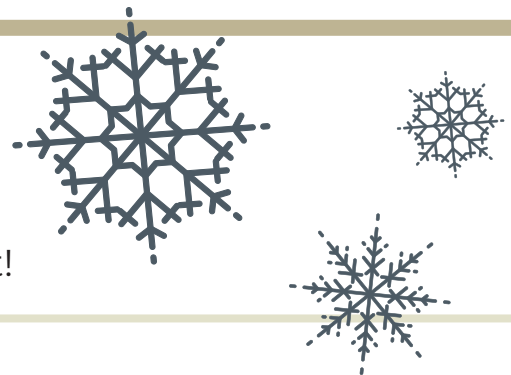
- Daily Access to Your Credit Score & Report
- Real-Time Credit Monitoring Alerts
- Personalized Credit Score Action Plan
- Credit Score Simulator
- Credit Score Goals
- Special Credit Offers ... And More!

Log In to [Online Banking](#) today and check it out!



TAKE CONTROL OF YOUR FINANCIAL HEALTH

Access your Credit Score & More for Free.



Year End Giving Impact!

We may be biased, but we believe we have the best members! Thanks to your generosity we raised \$2,600 - double what we raised last year for our annual Buy a Feather, Feed a Family fundraiser in November. Open Hands Food Pantry and The Wave Project benefited.

The Open Hands Food Pantry, located in Royal Oak, was started in 1982 in a small closet to provide food for neighbors in need. Now they serve more than 20,000 people with food and other necessities annually.

The Wave Project serves people experiencing homelessness around Metro Detroit by operating a mobile shower service, a mobile clothing closet, a warming shelter and pantries. Each year they provide emergency shelter and thousands of showers, clothing and food items, and hygiene essentials to those in need.

Thank you for supporting our community! Check out our [Community Involvement](#) page for more of our projects.



What You Need to Know: Phone Number Spoofing

In today's digital age, scams and fraud have become increasingly prevalent, with scammers constantly finding new ways to deceive unsuspecting individuals. One common tactic that scammers use is phone number spoofing, where they manipulate caller ID information to make it appear as though their call is coming from a trusted source, such as a bank. Scammers use this tactic to trick unsuspecting individuals into answering the phone and providing personal information, such as account numbers, social security numbers, or passwords.

As it relates to financial communications, scammers often use phone number spoofing to create a sense of urgency or fear in their victims. They may call pretending to be a CU representative or a security officer, claiming that there has been suspicious activity on the victim's account and that immediate action is required to protect their funds. By spoofing the CU's actual phone number, scammers attempt to gain the victim's trust and convince them to disclose sensitive information or transfer money to a fraudulent account.

Many individuals are more likely to trust a call that appears to be coming from their CU, especially if they have been conditioned to expect such communications in the event of a security issue.

To protect yourself from falling victim to phone number spoofing scams in bank communications, it's important to be vigilant and follow these tips:

1. **Verify the Caller's Identity:** Don't provide any personal information until you have verified the caller's identity. Ask for their full name, title, and a call-back number, and then contact your CU directly using the phone number listed on our website or the back of your debit or credit card to confirm the caller's legitimacy.
2. **Be Skeptical of Requests for Personal Information:** Legitimate financial institutions will never ask you to provide sensitive information, such as account numbers, social security numbers, or passwords, over the phone or via email. If a caller requests this type of information, it's likely a scam, and you should end the call immediately.
3. **Don't Trust Caller ID:** Remember that scammers can manipulate caller ID information to make it appear as though their call is coming from a trusted source. Just because a call looks like it's coming from the CU doesn't mean it actually is.

[Click here](#) for this complete article and more helpful articles.



Scholarship Opportunities Now 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 to learn more and apply today.

OUR Winter Loan Special Ends Soon!



With our low-rate winter loan special the options are nearly endless.

8.99% APR¹ or 9.99% APR¹
depending on amount you borrow!

Consolidate Debt
Home Updates
Much-Needed Vacation

Use it for any good purpose!



Apply Now

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.

Nomination Committee Report

In compliance with our By-Laws, the Chairman of the Board of Directors has appointed a Nominating Committee. Thomas Cardelli, 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 Brian Cook and Joel DeShane 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 4, 2025) to the Annual Meeting on April 28, 2025. Elections will be by written ballot at the Annual Meeting, and no additional nominations may be made from the floor prior to the balloting.

IMPORTANT DATES

Jan 1: New Year's Day - Closed
Jan 20: MLK Jr. Day - Closed
Jan 31: Winter Loan Special Ends
February: Black History Month
Feb 2: Groundhog Day
Feb 9: Super Bowl Sunday LIX
Feb 14: Valentine's Day
Feb 17: Presidents Day - Closed
March 9: Daylight Saving Time

A copy of OUR Privacy Policy is available at [OURcuonline.org/privacy-policy](https://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 48085

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

CREDIT UNION FAMILY
SERVICE CENTERS
800.919.CUSC (2872)

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