



OUR LIFE NEWS



2023

DIGITAL BANKING UPGRADE - NOV 7

We are excited to announce new online and mobile banking platforms with tools to manage your finances with ease, providing you a smooth and intuitive user experience.

With the new platforms you will be able to search for transactions, add a note or an image, and filter by tags. Understand your activity and find what you're looking for—fast.

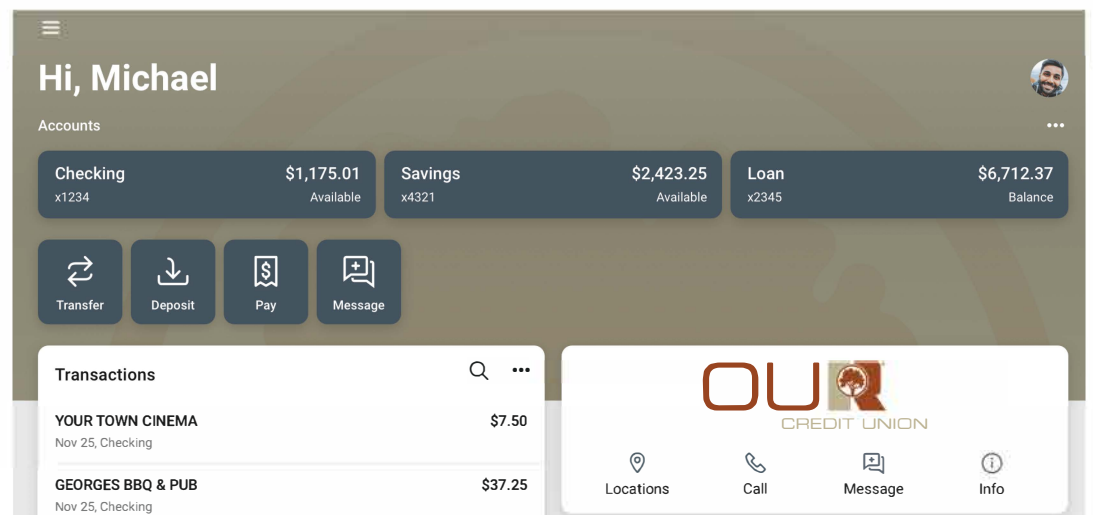
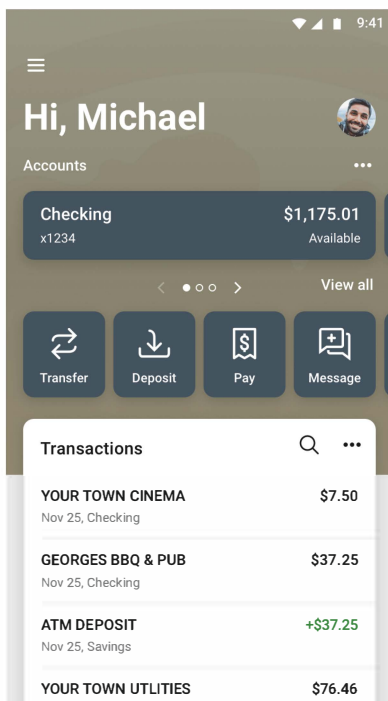
In the new mobile app, you can arrange the app's features in a way that makes the most sense to you—customize the app and move things around however you like.

Remember, with the new platforms you will need to know your online banking username and password for log-in. In addition, if you are using the Mobile App, you will be required to delete the former app and download the new app following the launch. We look forward to sharing more features and tools as we get closer to launch.

Please make sure your email address is up to date in our system prior to November 7th.

Here's a sneak peek of what your mobile and online banking dashboards will look like!

Save the date: November 7, 2023 for our new digital banking platforms. Stay tuned to our [Mobile Banking](#) page for updates.



AUTUMN

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 9: Columbus Day
Saturday, Nov 11: Veterans Day
Thursday, Nov 23: Thanksgiving
Monday, Dec 25: Christmas Day
Monday, Jan 1: New Year's Day

Digital Banking Upgrade

Tuesday, Nov 7 - Download New Mobile App

Special Hours*

Friday, Nov 24: Thanksgiving Friday

Events*

Saturday, Oct 7: Shred Day (Rochester Rd., Troy, 10:30 AM - 2 PM)
Sunday, Oct 15: Pumpkin Painting in the Park
(Whispering Woods Kiwanis Park)
Thursday, Oct 19: International Credit Union Day
Saturday, Dec 2: Santa Day (Normandy Rd., Royal Oak, 10 AM - 1 PM)
Thursday, Dec 7: Meet & Greet Santa
(Mound Rd., Shelby Twp, 5 - 7 PM)

*See [website](#) for details



Be Aware: Investment Scam

The U.S. Department of Treasury has issued an alert to highlight a prominent virtual currency investment scam commonly referred to as “pig butchering.”

WHAT IS IT?

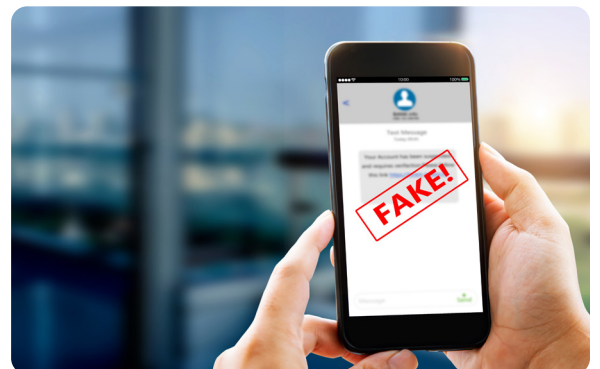
Pig butchering is a type of scam in which the scammers use false identities to foster potential relationships with their victims. They use complex storylines to “fatten up” and gain their victim’s trust. The scammers then “butcher” their victims by stealing all their assets. The “butchering” phase usually involves convincing the victims to invest in virtual currency or foreign exchanges, then defrauding them of their investments.

Law enforcement sources estimate billions of dollars have been lost to victims of pig butchering in the U.S. To protect yourself from financial scams like pig butchering, be on the lookout for the following red flags:

- Initial contact via text message or social media
- Individuals “accidentally” reaching the wrong number or person (looking for someone else)
- Individuals contact you claiming to be an investor or money manager—often with convincing online profiles showcasing wealth
- Individuals asking for your personal information or login credentials
- High pressure sales tactics
- “Play-to-earn” games with financial incentives
- Requesting you liquidate assets or take out a HELOC to invest funds

REMEMBER: OUR Credit Union will never contact you requesting your personal information. If you are ever unsure of a call related to your account, transactions or debit card, hang up and call your institution directly to ensure validity. Visit [OUR Consumer News](#) page to stay up to date on common scams and how to stay protected.

The U.S. Department of the Treasury’s Financial Crimes Enforcement Network (FinCEN) has released a report with additional details, and can be found [here](#).



Celebrate the Global Credit Union Movement

International Credit Union Day exists to raise awareness and celebrate what makes credit unions unique: a mission to bring financial inclusion and well-being to people all over the world.

Since its inception in 1948, International Credit Union Day has been celebrated through outreach, volunteering, fundraising and other activities. In 2023, we mark this celebration's historic 75th anniversary. This milestone offers us the unique opportunity to celebrate members the world over.

We invite you to join us on International Credit Union Thursday, October 19th at any of our branches for refreshments and a free gift as a thank you for your membership.



**INTERNATIONAL
CREDIT UNION DAY**

PUMPKIN PAINTING IN THE PARK

Join the Utica Shelby Kiwanis Club for a free community event!

Sunday, Oct 15
2 - 5 PM

Whispering Woods Kiwanis Park
11000 21 Mile Rd
Shelby Twp., MI 48317

Supplies and light refreshments will be provided.



Back to School Fundraiser Results

Thanks to the generosity of our members, we were able to donate over 850 backpacks filled with school supplies to children in need in our community.



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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