

OUR LIFE NEWS



2024

IN THE COMMUNITY

OUR Credit Union strongly believes in giving back to the communities we serve. We know we can be better together and helping those in need strengthens our communities. Annually we host a golf outing supporting OUR Credit Union Charitable Foundation. Funds raised go towards adopting families during the holidays, providing school supplies and backpacks, filling community pantries and so much more.

In addition to raising funds, you will see us out and about volunteering in support of worthy causes and events.

Walk at the Zoo: Saturday, April 27th OUR Credit Union team members will gather together for the [Shades of Pink Foundation](#) walk at the Detroit Zoo. OUR CU is a Carnation Sponsor.

Motown Soup: Earlier this year OUR Credit Union began partnering with Motown Soup by purchasing and helping assemble soup mixes. Funds are raised by selling these mixes and profits support MI non-profits that are Food Banks/Pantries, Homeless Shelters, Soup Kitchens, and Free Clinics.

Royal Oak Optimist Club: A long-time supporter of the Optimist Club, OUR Credit Union team members enjoy gathering for their annual bowl-a-bration and other events which give-back and create team building for our staff.

Utica Shelby Kiwanis Club: OUR Credit Union began building a foundation of service in the Utica Shelby Twp area well before we opened our doors at 54870 Mound Rd in Shelby Twp. As a Corporate Member of the Kiwanis Club, OUR Credit Union has supported many fundraisers (like [TopGolf](#) April 11th) and community initiatives (like the StoryWalk at Whispering Woods Kiwanis Park).

Great Lakes Dog Rescue: A group of staff and family members volunteered to help clean dog kennels, wash bedding, and of course love on the pups!

We challenge you to get out and serve your community doing something you love this spring!



SPRING



1. Annual Percentage Rate. Rates are 'as low as' and are based on credit history. Must have an OUR Credit Union checking account with debit card. Advertised rate is good for 2017 and newer models. Terms up to 65 months. Refinancing is not available on existing OUR Credit Union loans. Rates are subject to change at any time without prior notice.

PREMIUM CHECKING: MORE THAN YOUR AVERAGE CHECKING ACCOUNT

If you're a Premium Checking Account holder, you're probably checking that 5.43% APY¹ dividend deposit each month, but are you taking full advantage of all Premium Checking has to offer?

With this account you not only have access to cash back² you also have an entire app's worth of benefits at your fingertips. Download the Secure Checking App from the App Store or Google Play and activate benefits like: Identity Theft Protection, Credit Monitoring, Cell Protection and more.

If you're not a Premium Checking Account holder, what are you waiting for?

[Learn More](#)

1. Premium dividend of 5.43% Annual Percentage Yield paid on first \$3,000. Regular savings rate paid on remaining balance. If requirements are not met, no dividends will be earned. Rate may change at anytime without prior notice.
2. Must be enrolled in eStatements and complete 20 debit transactions monthly to earn dividends.



IMPORTANT DATES

OUR CU Presents Financial Literacy Activities for Smart Money MI Kids Read: April 17th at Royal Oak Public Library from 6:30 - 7:30 PM. Each child receives a copy of Owl and Otter, and the Big Yard Sale!, while supplies last. Visit [library website](#) for registration and details.

Healthy Kids Day: April 20th at South Oakland County YMCA (Royal Oak)

OUR Annual Meeting: April 22nd at 6 PM

OUR CU is the Presenting Sponsor for USPBL Opening Day: May 17th

Shred Day: May 25th at 12 Mile Rd, Warren [Learn More](#)

11th Annual Charitable Golf Outing: Sunday, June 9th
[Register Here](#)

OUR CU Sponsors Royal Oak Public Library's Summer Reading Kick-Off: June 14th

ALL BRANCHES CLOSED

May 29: Memorial Day

June 19: Juneteenth



SPRING SHRED DAY

On Saturday, May 25th safely dispose of your old documents and confidential information for FREE!

10:30 AM - 2 PM
Twelve Mile Rd Branch
5625 E. Twelve Mile Rd.
Warren, 48092

Please be sure your paperwork is free of metal and other debris. Disposal of electronics is not accepted.

Don't miss it!

[Learn More](#)

OUR 11th Annual Golf Outing

Join us for our largest fundraiser of the year with a round of golf, Sunday, June 9th at Cracklewood in Macomb.

Sign up today to golf or be a sponsor and help us make an impact in our community.

Your support equips us with the resources to donate backpacks and school supplies, adopt families during the holiday season, feed people, and support many worthy charitable organizations in our community.

[Register Today](#)

LOOK OUT FOR BANK COMMUNICATIONS 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. In this blog post, we'll explore the dangers of phone number spoofing in bank communications and provide tips on how you can protect yourself from falling victim to this type of fraud.

What is Phone Number Spoofing?

Phone number spoofing is a technique used by scammers to manipulate caller ID information so that their calls appear to be coming from a different phone number than the one they are actually calling from. This can make it seem as though the call is coming from a legitimate source, such as a bank, government agency, or other trusted organization. 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.

How Scammers Use Phone Number Spoofing in Bank Communications

When it comes to bank 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 bank 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 bank'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 bank, especially if they have been conditioned to expect such communications in the event of a security issue. Scammers take advantage of this trust to manipulate victims into taking actions that put their finances and personal information at risk.

How to Protect Yourself from Phone Number Spoofing Scams

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: If you receive a phone call from someone claiming to be from your bank, don't provide any personal information until you have verified their identity. Ask for their full name, title, and a call-back number, and then contact your bank directly using the phone number listed on their website or the back of your debit or credit card to confirm the caller's legitimacy.

Continue reading the article on [OUR Blog Page](#).



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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