

Did somebunny say “low rates”?



Hop into your new ride today!

Great News! Our [loan rates](#) have just been lowered.

Not looking to purchase right now? No worries, you can also refinance your current loan from another institution to receive our low rate.

[Apply](#) online today.

Mobile Banking

Stay connected to AOACU no matter where you are! Check your account balances, transfer funds, apply for a loan, or even find a shared branch; these are just some of the convenient things available through online banking and our mobile app.



Download the AOACU app for your mobile device through Google Play or the Apple App Store.

71st Annual Credit Union Meeting

MESSAGE FROM THE PRESIDENT

Auto-Owners Associates Credit Union (AOACU) continues to provide a safe and secure place for your money. Your credit union remains financially strong with 35 million dollars in assets. We offer competitive lending and savings rates. Members receive free credit life insurance on most loans along with a loan interest rebate.

In 2019, we introduced the Visa ScoreCard® Rewards program. Members earn points for purchases made with their AOACU Visa credit card which can be redeemed for merchandise or travel rewards. The South Campus ATM was replaced and the other ATMs received software upgrades. AOACU bylaws were amended to introduce electronic balloting and reduce the board from 9 to 7 members. We also distributed a patronage dividend to all associate and retiree accounts.

Our credit union associates are a key factor for our success. They quickly adapt to new protocols while consistently executing established procedures. They complete annual mandatory training for compliance, regulatory guidelines and information security. The credit union associates greet members every day in a friendly and professional manner.

Finally, I have the distinct pleasure of working with a dedicated board of directors. Our credit union board of directors has varied backgrounds and expertise to provide a balanced review and decision making team. The board attends regularly scheduled meetings, participates in ongoing training and webinars, attends quarterly Asset Liability Management meetings, and participates in committees to ensure the credit union meets the high standards expected by our members.

On behalf of the Board of Directors, I would like to thank all of our loyal members in helping make 2019 a success.

Dave Lueders
President

AOACU BOARD OF DIRECTORS:

President : David Lueders
Vice President : Anne Gruber
Treasurer: Trevor Mahoney
Asst. Treasurer: Patty Fox
Secretary: Amy Chick
Security Officer: Matthew Ashley
Director: Andrew Torrey
Director: Miguel Rivera

Mobile Banking Contest



ENTER
for a chance **TO WIN**

**LOG IN TO MOBILE BANKING
FOR A CHANCE TO WIN A
KITCHENAID STAND MIXER**

NCUA Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government, NCUA a U.S. Government Agency.

It's Me 247
Mobile Web Banking

One (1) Prize Winner will be selected on or about June 5, 2020 by a random drawing from all qualified entries received by a participating credit union between April 1, 2020 and May 31, 2020. Each time an eligible member accesses their credit union account by logging in to It's Me 247 Mobile Web Banking during the contest period they will be entered in the contest allowing for multiple entries. No purchase necessary. See your credit union for complete details, including contest rules, restrictions and alternate method of entry. Void where prohibited by law.

Please visit our website at aoacu.com to view our Rates, Become a member, Apply for a loan, and much more!

Remember, Auto-Owners Associates Credit Union will never ask for account information via text or email. If you receive a message that was not initiated by you, or if you are unsure whether a message is legitimate, please contact the Credit Union before giving out any information.
