

# CREDIT UNION NEWS



## April Loan Special



**Now is the perfect time  
Summer Fun!**

**Recreational Vehicles, Law  
and Travel Trailers are \*as l  
during the month of April!**

\*Risk based pricing applies. New l  
the refinancing of existing Auto-Ow

## Mobile Banking Contest

**ENTER FOR A  
CHANCE TO WIN!**

**LOG IN TO MOBILE BANKING FOR A  
CHANCE TO WIN A WEBER GRILL**

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

One (1) Prize Winner will be selected on or about June 5, 2019 by a random drawing from all qualified entries received by a participating credit union between April 1, 2019 and May 31, 2019. 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.

**It's Me 247  
Mobile Web Banking**

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## Credit Union Annual Meeting Follow up

### MESSAGE FROM THE PRESIDENT

Auto-Owners Associates Credit Union (AOACU) continues to provide a safe and secure place for your money. You are financially strong with 34 million dollars in assets. We offer competitive lending and savings rates. Members receive life insurance on most loans along with a loan interest rebate. Additionally, members continue to save by investing in a 401(k) plan, taking advantage of the one-time rate increase on 36-60 month terms.

In 2018, AOACU was recognized by eDOC Innovations for member participation in e-signature loan closings. We kept moving forward-thinking in efforts to accommodate all members and prepare for future generations. I would like to share the eDOC Innovations: "AOACU has disrupted the 'small credit union' mold by making some big changes in the way they serve members." AOACU is fully committed to serving our members and will continue to research new products and services that are convenient for members to conduct business with the credit union today and into the future.

In addition to the convenient sign-on options to our Mobile App, we added ATM/Debit card controls, a search banner, drive-through branching & fee free ATM machines and added the pay anyone feature. We also distributed a patronage dividend to our retiree accounts.

Our credit union associates are a key factor for our success. They quickly adapt to new protocols while consistently following procedures. They 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 diverse 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 industry events 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 2018 a success.

Dave Lueders  
President

### 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	Ryan Dennings
Director	Jessica Robinson
Director	Andrew Torrey
Director	Miguel Rivera

**We would like to say "Thank You" to former Treasurer Steve McAlvey for 2 terms**

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## Michigan's Adventure

Buy discounted Michigan's Adventure tickets online!\*

\*Available to CU members only.

Contact a CU associate at [credit.union@aoins.com](mailto:credit.union@aoins.com) or extension 51370 for website and login information.



**GREAT SAVINGS ON TICKETS!**

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## CardNav App

We do a lot with our debit cards. Why not take control of how and when they are used?

Use the CardNav App...when traveling, if your card is lost or stolen, or just to monitor your account.



With CardNav, you can turn cards on or off in seconds, and use GPS to restrict transactions to businesses within a certain radius. You can also limit card use to specific merchants or purchases. You also can receive alerts when you're getting close to any spending limits you've set.

In addition to letting you turn your cards on and off whenever you choose, CardNav lets you control when, where and how much you can spend. You can even provide instant updates to help manage your budget and help identify and stop potential fraud from happening. The app is available for download on your mobile device at the [Apple App Store](#) or [Google Play](#).

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*Please visit our website at [aoacu.com](http://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 providing any information.*

