

'TIS THE SEASON FOR GIVING!



Auto-Owners Associates Credit Union Board of Directors has approved a loan interest rebate.

All members with loans that are current and whose accounts are in good standing will receive a 3% rebate of the loan interest paid in 2021.

This rebate will automatically be deposited into your Auto-Owners Associates Credit Union share account on 12/31/21.

This rebate does not apply to VISA Credit Cards or Home Equity Lines of Credit.

Loan Special



Receive .25% off the final loan rate* during the month of December!

This special does not apply to the refinancing of existing Auto-Owners Associates Credit Union loans.

*The final rate is based on your credit score and approval.

[Apply](#) online today.

Is your dealership also offering you a great rate? The credit union offers rate matching*! We

can match the rate at the dealership and keep your loan with your favorite financial institution.

*Rate matching based on approval

Holiday Stamps



Contact the credit union at credit.union@aoins.com or 517-323-1370 to get your holiday stamps today!

Sold in books of 20.

Virtual Gift Cards

An advertisement for CUMONEY Visa Gift Cards. The background is a red banner with white text and a photo of hands holding a gift box. The text on the banner reads: 'CUMONEY Visa Gift Cards', 'UNWRAP THE Wonder OF THE SEASON', 'A gift card opens up a world of possibilities. Share the wonder of the holiday season with CUMONEY® Visa® Gift Cards.', and 'Ask us today!'. The photo shows hands holding a grey gift box wrapped with a red ribbon and twine.

The Credit Union offers Virtual Gift Cards! We also will still have a stock of plastic cards that may be purchased in branch.

- Virtual Card is sent via email
 - Recipient's email and phone number are required
 - Recipient must activate card before use
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- Card also must be registered by recipient for online use
 - Activation and registration to be done on CUMONEY.com/gift
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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.

