

***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 5% rebate of the loan interest paid in 2020.

This rebate will automatically be deposited into your Auto-Owners Associates Credit Union share account on 12/31/20.

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

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**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. Valid through 12/31/20.

\*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

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## Holiday Stamps



**Holiday stamps are here again!**

Contact the credit union at [credit.union@aoins.com](mailto:credit.union@aoins.com) or 517-323-1370 to get your holiday stamps today!

Sold in books of 20.

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## Virtual Gift Cards

An advertisement for CUMONEY Visa Gift Cards. The background is a red surface with a white gift card partially visible on the left. In the center, a pair of hands holds a small, square, grey gift box wrapped with a red ribbon and a piece of twine. The text on the left side of the image 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 Credit Union is now offering Virtual Gift Cards! We also will still have a stock of plastic cards that may be purchased in branch.

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- Virtual Card is sent via email
    - Recipient's email and phone number are required
  - Recipient must activate card before use
  - Card also must be registered by recipient for online use
  - Activation and registration to be done on [CUMONEY.com/gift](https://CUMONEY.com/gift)
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## 2021 CU Calendars now available!

The 2021 CU Calendars can now be ordered through SAP. The form # for the calendar is 48093 (10-20). The calendar can also be found on our [website](#)

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Please visit our website at [aoacu.com](https://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.

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