

Sweeten your February with our Loan Special!



**Receive 0.25% off
the final loan rate*
during the month
of February!**

*The final rate is based
on your credit score.
New loans only.
This special does not
apply to the refinancing
of existing Auto-Owners
Associates Credit Union
loans.

Stretch your dollars by investing in a Term Share (CD)

Rates are now as high as 2.22%^{APY} for a 60 month Term Share!

The minimum balance for each Term Share is \$500. Our terms range from 6 to 60 months and there is a one-time option to request a rate increase on the 36-60 month Term Shares if rates change during the CD term. Early withdrawals are subject to penalty.

View our rates at www.aoacu.com or stop by and speak with someone today.



69th Annual Meeting

The Credit Union's 2018 Annual Meeting will be held on Tuesday, February 13th at 4:00 pm in the Lake Ontario Room.

Members are welcome to attend!

E-Statement Contest

A promotional graphic for the E-Statement Contest. It features a black Xbox One X console with a black wireless controller on top, set against a circular background. The background of the graphic is a mix of yellow and blue geometric shapes. The text "ENTER FOR A CHANCE TO WIN!" is prominently displayed in large, bold, black letters. Below this, a black box contains the text "ENROLL IN E-STATEMENTS FOR A CHANCE TO WIN AN XBOX ONE X". At the bottom left, there is a small NCUA logo and a line of small text. At the bottom right, there is a logo for "KS 247".

ENTER FOR A CHANCE TO WIN!

ENROLL IN E-STATEMENTS FOR A CHANCE TO WIN AN XBOX ONE X

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

One (1) Prize Winner will be selected on or about March 5, 2018 by a random drawing from all qualified entries received by a participating credit union between January 1, 2018 and February 28, 2018. Eligible members can enter the contest by enrolling for e-Statements through It's Me 247 Online Banking by clicking on "Info Center" and then "eStatement Options" and completing the enrollment. No purchase necessary. See your credit union for complete details, including contest rules, restrictions and alternate method of entry. Void where prohibited by law.

KS 247

Online Banking Login Changes



Our online banking is undergoing an upgrade! This exciting change will expand the limit on the length for your online banking password from 10 to 256 characters on March 11, 2018, which is great news for our online banking security.

However, **this change may require you to change your password** if you are currently in the habit of typing more than 10 characters for your password. The directions stated to create passwords between 8-10 characters, **but** the system would allow members to create a password that was longer than 10, even though the password capture mechanism was only recognizing the first 10 characters of the password. Therefore, when we make the switch on March 11, online banking will begin to count beyond the 10 character limit and members entering passwords that they believe to be longer than the 10 characters will not be able to log in to online banking.

As an example, Jane Member believes her password is *ilovemydog123*. When Jane enters her password now, the system recognizes only the first 10 characters, *ilovemydog*, then uses that as the password, and ignores the rest. After March 11, when Jane enters her password like she usually does (*ilovemydog123*), the system will now see the remaining characters of her password, compare it to the 10 characters it expected, and will consider that a password mismatch.

A current password longer than 10 characters that is entered on March 11, 2018 will not be able to access Online Banking and must be changed on that date. Prior to the change, you may notice a message in **It's Me 247** letting you know there's an issue with your password length. If you see this message, and must change your password on March 11, use the "I forgot my password" link in **It's Me 247** Online Banking and follow the prompts to create a new password. If you need assistance changing your password, contact the credit union.

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.