

AOACU Celebrates 75th Anniversary With A Patronage Dividend!



Associate and retiree members received a \$50.00 patronage dividend on 7/1/23.

**We value your membership!
Thank you for choosing AOACU!**

Happy 75th Anniversary Auto-Owners Associates Credit Union!

AOACU was established in July of 1948 by associates of Auto-Owners Insurance Company.

A lot has changed in the past 75 years! In 1948, the Credit Union was staffed by part-time volunteers from the accounting department and consisted of 250 members with assets of \$5,000. Today AOACU is a full-service Credit Union serving over 2800 members with assets of \$44 million.

Listed are just a few of the great benefits of AOACU.

Interest loan rebate (paid to members since 1951)

Loan protection insurance (paid by the credit union and a benefit since 1951)

Scorecard rewards--VISA credit card

Competitive loan rates and specials

Co-op Shared Branching and Co-op service charge free ATMs

Mobile App including Mobile Deposit

Interest bearing checking with no minimum balance required

The AOACU team is here to help members through the different chapters of their life. Our friendly and experienced team assist members with their savings and lending needs, as well as providing online/mobile banking solutions. We are also available to assist members who prefer that in-person experience. Taking care of the members is our top priority! The AOACU team also manages the back-office work involved in running a strong and stable financial institution.

Invest in a CD at AOACU

Open a Certificate of Deposit and make the most of your extra cash.

With higher interest rates and multiple term options, saving has never been easier.

Minimum deposit of \$500 to open. One-time rate increase on 36 month - 60 month terms.

Visit [aoacu.com](https://www.aoacu.com) for current rates.

Debit Card Contest



USE YOUR DEBIT CARD FOR A CHANCE TO WIN A YETI COOLER & TWO YETI RAMBLERS

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 24/7 Mobile Web Banking

One (1) Prize Winner will be selected on or about September 5, 2023 by a random drawing from all qualified entries received by a participating credit union between July 1, 2023 and August 31, 2023. Each time an eligible member uses their debit card with their signature during the contest period they will be entered in the contest allowing for multiple entries. PIN-based transactions will not be entered in the contest. See your credit union for complete details, including contest rules, restrictions and alternate method of entry. Void where prohibited by law.

The graphic features a blue and white background with a large blue arrow pointing right. On the left, the text 'USE YOUR DEBIT CARD FOR A CHANCE TO WIN A YETI COOLER & TWO YETI RAMBLERS' is written in a blue, hand-drawn font. To the right of the text is a blue Yeti cooler and two blue Yeti Rambler water bottles. The background is decorated with blue and white geometric shapes and a blue scribble.

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