

## Don't Snooze On These Auto Rates!



Auto Loan specials for the month of January are...

.25%\* Up to 60 Months

.75%\* for 72 Months

New Loans Only.

Valid through 1/29/21.

The final rate is based on your credit score.

[Apply](#) online today.

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## Debit vs Credit

### What is the right choice when using your debit card...selecting debit or credit?

As a Financial Institution, we always recommend to select credit whenever possible. Selecting credit is a safer and secure way to conduct your transactions. Plus, the credit option allows a higher withdrawal limit for members and also earns income for the credit union. Some merchants force you to run the transaction as debit, thus taking away from your available PIN limit and defaulting that income to automatically go to the merchant. If the debit option automatically displays at a merchant, ask the cashier how to select credit instead.

Using credit whenever possible also keeps your PIN limit available for when you need to withdrawal cash from an ATM.



**More surcharge-free  
ATMs than just about  
any bank, anywhere.**

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### Don't Forget!

**As a member of  
AOACU, you are part of  
the CO-OP Shared  
Branching Network.**

Which gives you access  
to nearly 30,000 ATM's  
and 5,000+ shared  
branches.

Click [here](#) to find the  
closest CO-OP location!

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**Don't want to get out and fight the cold weather?**



**Search “Auto-Owners Associates Credit Union” on the App Store or Google Play.**

Stay connected to AOACU no matter where you are! Check your account balances, transfer funds, apply for a loan, or even find a shared branch; these are just some of the convenient things available through the mobile app.

Our app also offers Mobile Deposit!

Mobile Deposit is an easy way to deposit your checks from anywhere. No need to wait in line or even use the ATM. Mobile Deposit is as easy as taking a picture on your phone!

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**Happy New Year from all of us at Auto-Owners Associates Credit Union!**

**We look forward to serving you in 2021!**



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 giving out any information.