

## Frosty Loan Special



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

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

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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 more 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.



Account Details (tran history) there is a new "search transactions" box where you can enter an amount, part of the transaction description, a check #, or any other text that appears in the transaction list to find all matching items. An "Advanced" button also lets you choose from a list of common transaction types, or specify a dollar amount range.

Check out the video below on the features for the new online banking...  
[It'sMe247 Online Banking](#)

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## New Online Banking Features

**Favorite features** - Features you want to see along with their favorite accounts, like quick transfer, eStatements, and bill pay.

**Upload your profile pic** - All personal info has been grouped under the new Profile menu, which can be customized with an uploaded picture. Especially nice for members who jump between accounts - each membership can have a different profile pic!

**Search transaction history** - When viewing

## 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 2022!



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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.