### CREDIT UNION NEWS

#### AUTO-OWNERS ASSOCIATES CREDIT UNION

#### **Being a Member Pays Dividends!**



## The Season of Giving continues at the Credit Union.

All associate and retiree accounts received a \$20 Patronage Dividend deposit on December 31, 2019, just for being our member. The deposit was made to the primary savings account.

Thank you for choosing AOACU as your financial institution!

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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. 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.

#### **E-Statement Contest**



One (1) Prize Winner will be selected on or about March 5, 2020 by a random drawing from all qualified entries received by a participating credit union between January 1, 2020 and February 28, 2020. Eligible members can enter the context by enrolling for e-Statements through it's Ma 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 context rules, restrictions and alternate method of entry. Void where prohibited by law.

#### 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 2020!



Please visit our website at <u>aoacu.com</u> 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.