

# AOACU NEWS

## Loan Interest Rate Matching!

Did you know that AOACU offers Loan Interest Rate Matching? This means if you qualify for a rate that is lower than what is on our website, contact the credit union to see if we can match that interest rate today. We compare our monthly rates to sources in hopes of being the best interest rates out there! We understand that other financial institutions could possibly have a better rate; this gives us the opportunity to provide the same rate for our members! Rates are available on our website at [aoacu.com](http://aoacu.com).

[Apply](#) online today.

## United States Treasury Change

Due to recent changes affecting the United States Treasury's coin distribution operations, AOACU will no longer be able to order pennies from the Federal Reserve. What does this mean for our members?

- AOACU will continue to accept rolled pennies for deposit
- While supplies last, we will continue to provide exact cash payments, including pennies, when cashing checks
- Once our available supply of pennies is exhausted, any remaining cent amounts that cannot be paid in cash will be credited directly to the member's account
- Members who are writing checks to non-AOACU members who intend to cash those checks at AOACU are encouraged to write checks in whole-dollar amounts whenever possible

AOACU appreciates your patience and understanding as we navigate this unprecedented transition. We remain committed to ensuring that our members receive all funds to which they are entitled. We will continue to provide updates regarding any further changes resulting from the U.S. Treasury policies or coin availability. Thank you for your membership and continued support.

## 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](http://aoacu.com) for current rates.

## Co-op Shared Branching

### Need to visit a Credit Union in person?

You can access your account at any shared branch location across the United States! Visit our [website](http://aoacu.com) to locate a shared branch near you.

## Mobile Deposit

### APP, SNAP, TAP!

Mobile Deposit is an easy way to deposit your checks from anywhere. It is as easy as taking a picture on your phone!

Visit our website at [aoacu.com](http://aoacu.com) to view Frequently Asked Questions on Mobile Deposit. Download the AOACU app on your mobile device through Google Play or the Apple App Store.

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.

