

As luck would have it...we have extended the Loan Special for another month!

Take advantage of this Loan Special and receive 0.25% off the final loan rate* during the month of March!

*The final rate is based on your credit score. New loans only. This special does not apply to the refinancing of existing Auto-Owners Associates Credit Union loans.



Term Share Rates increased!



Rates are now as high as 2.38%APY.

Here is an example of how you can take advantage of a term share to increase your savings goal:

Open a 36 month Term Share (CD) with \$1,000 that has a rate of 1.70% and an annual yield of 1.71%. When the 36 months are up, you would have accumulated an estimated dividend of approximately \$52.00. See how much you can save by using our Investment Yield Calculator on our website! Just go to the Quick Links section and click on Calculators.

And remember, you have the option of a one-time rate increase on the 36-60 month terms if rates increase.

Visit our website at www.aoacu.com for all current rates.

Annual Credit Union Meeting Follow-up

MESSAGE FROM THE PRESIDENT

Auto-Owners Associates Credit Union continues to provide a safe and secure place for your money. Our credit union remains financially strong with assets over 34 million dollars. In 2017, our investments have started to make a significant improvement. We offer competitive interest rates for loans. As a result, we currently have over 7.8 million dollars in loans to our members. Members receive free credit life insurance on most loans along with a loan interest rebate paid in December. Our loan losses remain well below the industry as a direct result of implementing diligent underwriting and credit rating practices. Additionally, members continue to save by utilizing our term shares.

We recognize that members have many financial options and we are fully committed to serving your financial needs. We continue to research new products and services to make it convenient for you to conduct your business with the credit union today and into the future.

In 2017 we implemented;

- Auto-Owners Associates Credit Union Website
- Auto-Owners Associates Credit Union Mobile App
 - Including mobile deposit
- Debit Card Program
 - Converted to EMV Chip Cards
 - Members can now choose a unique PIN
 - CardNav-Members can Manage/Control their Debit Card

Our credit union associates are a key factor for our success because they implement very important procedures. They do this consistently and persistently while adapting to developing new protocols. They greet members every day with friendly, professional assistance all the while executing detailed procedures designed to keep accurate accounting of member's money. They have done an excellent job keeping your money safe!

Finally, I have the distinct pleasure of working with a very dedicated board of directors. Our credit union board of directors has varied backgrounds and expertise to provide a balanced review and decision making team. The board attends regularly scheduled meetings, participates in ongoing training and webinars, attends quarterly Asset Liability Management meetings, and participates in committees to ensure the credit union meets the high standards expected by our members.

On behalf of the Board of Directors, I would like to thank all of our loyal members in helping make 2017 a success.

Ryan Dennings
President

2018 BOARD OF DIRECTORS

President: David Lueders
Vice President: Anne Gruber
Treasurer: Steve McAlvey
Secretary: Amy Chick
Security Officer: Sloan Banfield
Director: Ryan Dennings
Director: Jessica Robinson
Director: Matthew Ashley
Director: Trevor Mahoney

Please visit our website at 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 call the Credit Union before giving out any information.