

## Term Share (CD) rates continue to rise and Signature loan rates decrease!!!



### Signature loan rates:

Up to 12 months - as low as 6.90% APR\* From 13 to 48 months - as low as 7.90% APR\*

### Term Share rates:

06 months - 0.55% (0.55% APY\*)  
12 months - 1.00% (1.00% APY\*)  
24 months - 1.25% (1.26% APY\*)  
36 months - 1.60% (1.61% APY\*)  
48 months - 1.85% (1.87% APY\*)  
60 months - 2.10% (2.12% APY\*)

\*APY = Annual Percentage Yield

\*APR = Annual Percentage Rate and final rate is based on credit score.

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## PIN change now available for EMV debit cards!

With the switch to EMV debits cards, members now have the ability to select their own PIN.

Using the reference number provided in your PIN mailer you are able to create your own 4 digit PIN over the phone.



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## Email Address Contest



One (1) Prize Winner will be selected on or about December 5, 2017 by a random drawing from all qualified entries received by a participating credit union between October 1, 2017 and November 30, 2017. Each time an eligible member uses their debit card with their signature during the contest period they will be entered in the contest allowing for multiple entries. PIN-based transactions will not be entered in the contest. See your credit union for complete details, including contest rules, restrictions and alternate method of entry. Void where prohibited by law.

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## Enjoy an autumn road trip in your new vehicle!

Visit our [website](#) to view current auto rates.



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.