CREDIT UNION NEWS

AUTO-OWNERS
ASSOCIATES CREDIT UNION

## NEW: Fraud Text Alerts

Effective 10/17/22 AOACU will be implementing text notifications of fraud alerts on ATM and Debit cards.  This new service will provide a faster way to verify possible fraudulent transactions.  The text will provide the last 4 digits of your card number and the transaction(s) in question.  If authorized reply YES, if not reply NO.  It is as simple as that!

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## It's Fall Loan Season

**Picking the right one?**

Yes, you picked the right month to finance with AOACU.  We strive on offering competitive low rates on all our loans!

Apply online today.

## Mobile Wallet

A mobile wallet is a digital way to store credit, debit, gift cards, etc. so that purchases can be made using a mobile device rather than a physical card.  Mobile Wallets are encrypted and have protections in place to keep your information within the application secure.

**Types of wallets AOACU supports:**

 **MasterCard debit cards:**
Apple Pay
Samsung Pay

**Visa credit cards:**
Apple Pay
Samsung Pay
Google Pay

Don't have a debit or credit card? Contact a CU associate and we would be happy to assist.  Please email credit.union@aoins.com or call 517-323-1370 with any questions.

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## Bill Pay Contest



**SIGN UP FOR BILL PAY**
FOR A CHANCE TO WIN A
**DYSON VACUUM**

It's **M247**
Mobile Web Banking

NCUA  Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government. NCUA a U.S. Government Agency.

One (1) Prize Winner will be selected on or about December 5, 2022 by a random drawing from all qualified entries received by a participating credit union between October 1, 2022 and  November 30, 2022. You may incur a monthly service fee for Bill Pay. See your credit union for complete details, including contest rules, restrictions and alternate method of entry. Void where prohibited by law.  Terms and Conditions may apply. No purchase necessary.

## Christmas Club Transfers

The funds that you have been saving throughout the year will be transferred into your designated AOACU account. several ways you can access your funds.

Visit our [website](#) for ATM and Shared Branch locations.

If you have a checking account, you can use our Pay Anyone feature.

You can use your AOACU debit card.

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## CO-OP Shared Branching

**Access Your Account Anywhere!**

You can access your account at any shared branch location acro at the locations closest to you [here!](#)

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*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 r*
*initiated by you, or if you are unsure whether a message is legitimate, please contact the*
*Credit Union before giving out any information.*