



Your New Year Financial Check-Up

The new year is a natural time to review and refocus your finances. Checking your credit report, consolidating debt, and taking a fresh look at the beneficiaries you've listed on your accounts are all part of your financial health. Plus, you'll feel relieved knowing it's done.

Review Your Credit Report: Reviewing your credit report is the best way to spot errors or identity theft. While many places offer a "free credit score," unless a knowledgeable person takes the time to review it with you, it's just a number. AurGroup gives members a free credit report analysis to help you spot errors, improve your score and find ways to save money.

Review Your Beneficiaries: While we don't want to think about it, we all need to plan for what happens when we or our loved ones are gone. Your account(s) have a beneficiary listed, and you may have a will or Power of Attorney (POA), but those may require legal red tape, especially if they are outdated. To protect yourself or loved ones, consider adding a Payable on Death (POD) beneficiary to your AurGroup accounts. If you haven't done this for your AurGroup accounts, contact us.

Consolidate Your Debt: Imagine how much easier your budget would be if you had one loan payment instead of multiple credit card and loan payments. Consider rolling all your high-interest payments into one low-rate personal or home equity loan.

AurGroup is here to help. Give us a call at 513-942-4422 to talk about how we can get started on improving your financial wellness. Be sure to tell family and friends, too.



Holiday Closings

New Year's Day
Monday, January 1

Martin Luther King Jr. Day
Monday, January 15

Presidents' Day
Monday, February 19

Free Home Buying Seminar

There's no doubt about it, buying a home can be an intimidating process.

AurGroup understands this and enjoys helping first-time homebuyers. Mark your calendar for Saturday, February 10, to attend our free First-Time Homebuyer Seminar. Our mortgage team will break the process down into easy steps and walk with you on the journey to home ownership. Share with anyone you know who may benefit from this event. Reserve your seat today by emailing mymortgage@aurgroup.org or calling 513-942-4422.



Excuse Our Mess

Work is finally underway at our Fairfield Branch and Corporate Headquarters following a flood from a frozen pipe last year. We are taking this opportunity to update the 26-year-old building. We're excited to share some changes coming to help us serve you and our community even better.



Get Your New Debit Card Today

AurGroup Offers Instant Issue Debit Cards

What is an Instant Issue Debit Card?

A debit card that AurGroup issues the day a member opens a new checking account or reports a lost/stolen debit card. You take the card with you, and it's ready for activation the next day.

How does it work?

AurGroup has the capability to personalize a debit card at the branch and assign a personal identification number (PIN). The debit card is smooth – not embossed – and it works exactly like a card you would receive through the mail.

How does it help me?

Instead of waiting for a new card to come in the mail, AurGroup issues a debit card the day you visit us. Because our members depend on their debit cards, an instant issue system allows for even more convenient banking.





Text Message Scams Are on the Rise

Many of us have signed up for them: Text alerts that a package delivery is on its way or a notification about suspicious bank activity.

These convenient communication streams also make you more vulnerable to scams that hope you'll reply or tap a link. Once you do, the scammer can request sensitive information or download malware that steals it automatically – potentially giving them access to your bank accounts or other personal details for identity theft.

Watch out for these common text scams:

- **Package Delivery:** USPS warns that people are getting “package failed to deliver” texts with a link urging the individual to resolve the issue. Don't click on it. Instead, go to the USPS website and manually enter your tracking code.
- **Bank Fraud Alerts:** Sophisticated robotexts are posing as banks and credit unions alerting people about suspicious activity. Don't engage. Instead, call AurGroup directly. We will never text or email to ask for your personal information.
- **Student Loan Debt Forgiveness:** Government entities will not text you regarding your student debt. Visit your loan provider account directly for messages and information.

Scholarship Available

AurGroup members can apply for a scholarship provided by the Greater Cincinnati Credit Union Alliance. To qualify for the scholarship award, an applicant must be at least a high school senior in pursuit of post-secondary education of any kind, including professional, vocational, and academic studies not limited to colleges and universities. The application can be found on our website. The deadline is February 15, 2024. Watch for the AurGroup Scholarship, which is available in the spring.

Financial Education for All Ages

Did you know AurGroup offers financial education classes and resources to local schools and employers? We recently spent the day teaching our Financial Bootcamp class with nearly 500 students at Fairfield High School. And we recently talked to an employer group about budgeting and building good credit. Let us know if we can visit your group.

Put Your Home's Equity to Work

Do you plan to tackle a home improvement project in the new year? Consolidate debt? Finance a college education? Buy a new car? With a home equity loan from AurGroup, it's possible!

It's a common misconception that home equity loans can only be used for home improvements. The reality is you can use a home equity loan to pay for a wide variety of expenses – from home renovations and repairs to a new car, college tuition, or even a dream vacation.

Our competitive rates are lower than a credit card, and a fixed rate means you don't have to worry about changing rates or payments over the life of your loan. You can borrow a fixed amount and repay the loan over a pre-determined period.

Experience the benefits of a home equity loan:

- More affordable than high-rate credit cards
- No closing costs
- Flexible – use for a wide variety of expenses
- Interest may be tax-deductible

Apply for your home equity loan online or call us to get started. We offer easy application and quick closing so you can get started on your big plans right away!



aurgroup.org

513-942-4422 or
toll-free 888-442-7998



By members' choice, all accounts are insured to \$250,000 by American Share Insurance (ASI), a private, member-owned insurer. This institution is not federally insured. MEMBER ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.



Credit Counseling Services Available

Every day, AurGroup talks with members to help them tackle their financial challenges, big or small. Occasionally, we are unable to help in certain situations. That's why we've partnered with Trinity Debt Management to help when we can't. Trinity can work with creditors to negotiate interest rates, eliminate late fees, and consolidate multiple accounts into one payment. You can contact this Cincinnati-based company at 800-793-9049 to learn more.