

Aur2cent\$



Spring 2024

Eclipse Your Debt With a Consolidation Loan

Let AurGroup help make your bills disappear with a Consolidation Loan. Imagine how much lighter your stress would be if you had one monthly payment instead of multiple payments and interest rates. Using a personal loan or even a home equity loan to pay off debt can give you these benefits:

- One monthly payment with a fixed rate
- Pay off your debt faster
- Better cash flow (more money in your pocket)
- Possibly boost your credit score
- Pay less money in interest

Don't stay in the dark when it comes to managing your finances. Check out the free Debt Consolidation Calculator on our website: aurgroup.org > **learn** > **financial calculators**.

Contact us today to learn more about eclipsing your debt this spring.



Get ready for the historic solar eclipse on April 8. Starting April 1, we're giving away solar eclipse glasses at all branches while supplies last.

Exercise Your Right to Vote

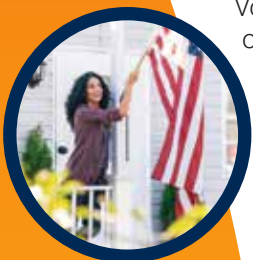
Credit unions, like AurGroup, are cooperatives owned by the members they serve. As such, cooperatives need their members to participate by using the credit union's products and services and joining in the nomination and election of the board of directors.

Holiday Closings

Memorial Day
Monday, May 27

Juneteenth
Wednesday, June 19

Independence Day
Thursday, July 4



Board Election: Make Your Vote Count

Voting is now open to elect our next board members. Ballots may be cast until 5:00 pm on April 19, 2024. Members may vote in one of three ways:

1. View candidate information and cast your vote electronically by visiting aurgroup.org.
2. Vote by phone, or to request a paper ballot, call 866-601-4290.
3. Request or submit paper ballots at any AurGroup location before the election closes.

Drive-Thru Service Changes

You may have noticed a graphic covering the large window at our branch drive-thrus. Rest assured, our team is inside and ready to serve you. All AurGroup drive-thrus use cameras with a monitor to clearly see employees' and members' faces. We've gradually implemented a new system at all locations that improves the audio quality and security of member information. Plus, it allows our team to provide faster and more efficient service to members.

Notice of Annual Meeting

Election results will be announced at the annual meeting on Tuesday, April 30, at 5:00 pm. This year's meeting will take place in our new Community Room at our Fairfield building.



Renovation Update

Work continues on the extensive repair and renovation of our Fairfield branch and corporate headquarters. We are taking this opportunity to update the 26-year-old building to better serve our members and community.

The completion of the first floor, including a new Community Room, is anticipated in May. Watch for news about grand re-opening events this summer.



Scholarship Opportunity for High School Seniors

We are pleased to offer scholarships to members who are high school seniors. We are offering a total of three scholarships.

The first is the AurGroup Scholarship (\$1,000) for members pursuing a four-year degree in any field. The second is the Willard Hopkins Memorial Scholarship (\$1,000) for those seeking a four-year degree in education. Willard Hopkins was a long-time credit union board member, retired school principal, and champion for education. Lastly, we're offering two \$500 scholarships to seniors who will attend a trade school to gain a certification.

The application and requirements are on our website. The deadline for consideration is May 10, 2024.



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.**

Fake Texts and Calls on the Rise

Members have reported seeing a rise in fake calls and texts from fraudsters claiming to be from AurGroup Credit Union and other companies.

The scammers are clever. With texts, they will often ask you to click a link to "accept or reject" fake charges or to verify account credentials. They can even alter caller ID info so the call looks like it's coming from AurGroup. Please don't fall for it!



Remember, AurGroup will never text, call, or email you out of the blue asking for your passwords, PIN codes, or personal/account information.

If you receive a text, call, or email appearing to be from AurGroup Credit Union, no matter how legitimate, convincing, or urgent the request appears, do not do any of the following:

- DO NOT**
- share sensitive account/personal information over the phone.
 - click on any links in texts or email.
 - call any numbers provided.
 - enter personal or account information, such as username, password, or security code, into a website the text takes you to.

Delete the text or hang up the phone immediately and call AurGroup directly at 513-942-4422. You can also check your accounts online and, with the mobile app, turn off your debit card temporarily.

Earn More With a Money Market Account

If you want to earn more on your money without locking it in for a set period, consider a Money Market Account with AurGroup. A Money Market Account (MMA) shares similar traits with a savings account or certificate of deposit but offers unique benefits:

- 1. Easy Access:** Unlike a certificate of deposit, you can access the money in your MMA anytime. Knowing you can get the funds if needed gives you peace of mind.
- 2. Interest:** These accounts typically earn a higher rate than a regular savings account.
- 3. Diversification of Assets:** Don't put all your eggs in one basket. An MMA is an excellent way to mix up your savings strategy without taking on risk.
- 4. Safety:** An MMA with AurGroup is a low-risk investment. Plus, every penny is insured. Each AurGroup account – not just the total of all your accounts – is insured up to \$250,000 by American Share Insurance.

AurGroup would love to help you earn more and save more. Call us today at 513-942-4422 to learn about our Money Market Accounts.



Update Your Personal Information

Life changes can be big or small. These changes can be as simple as a new phone number or as complex as moving to a new home address. Keeping your personal contact information updated, especially with your financial institution, is critical. It can help prevent fraud and keep you informed about your finances.

Imagine if you moved and didn't tell us? Your financial statements would continue to be mailed to your old mailing address. Or, if you didn't update a new phone number with us, you would miss calls alerting you about possible fraud on your debit card.

It's always important to be sure your information is current with us. You can easily change contact information in Online Banking (from a laptop or desktop), stop in a branch, or call us for other options.