

## Membership

Credit unions are unique. They are the only financial institutions that are democratically owned and managed by volunteer boards of directors. As a member-owner of a nonprofit cooperation, you elect the board. The \$5 membership in your Regular Savings represents your ownership in Aurora Credit Union and entitles you to voting privileges.

## Services

Aurora Credit Union offers many convenient, cost-effective services to meet your financial needs.

### Direct deposit

Your payroll or Social Security check can be deposited automatically into your Aurora Credit Union account. You can relax knowing your funds are safe from theft or loss. Your funds will be available to you on time, every time.

### Payroll deduction

Payroll deduction is one of our most convenient services. You select the amount you want deducted from your paycheck. Receive ¼ percent off your loan rate with payroll deduction.

### VISA Check Cards

Save time! Simply present your Aurora VISA Check Card to the merchant, sign the receipt and go.

### Aurora Credit Union Online Services and Voice Response Access (VIP)

Access your account almost 24 hours a day with a touch-tone phone or via the Internet. There's no waiting to check balances, transactions and initiate transfers.



## Locations & hours

### Main office

3355 W. Forest Home Avenue, Milwaukee, WI 53215  
T 414-649-7949 or 888-530-9555  
F 414-647-6709

#### Loan Services

T 414-649-7948 F 414-643-1496

#### ATM & VISA Check Card Department

T 414-649-5735

#### Voice Response Access (VIP)

T 414-649-8784 or 888-527-7555

#### Lobby & Drive-Thru Hours

**Monday–Thursday Non-Payroll Fridays**  
9 a.m. to 5 p.m. 7 a.m. to 6 p.m.

#### Payroll Fridays

Lobby: 7 a.m. to 6:30 p.m.  
Drive-Thru: 6:15 a.m. to 6:30 p.m.

### Aurora Sinai Medical Center

(6th floor "A" Building)

950 N. 12th Street, Milwaukee, WI 53233  
T 414-219-7183

Tuesdays 9 a.m. to 3:30 p.m.  
Thursdays 11 a.m. to 1:30 p.m.

### Aurora St. Luke's South Shore

5900 S. Lake Drive, Cudahy, WI 53110  
T 414-489-4006  
Mondays 11 a.m. to 2 p.m.

### Credit Union Service Centers

Extended hours and locations are available at our credit union service centers. Visit [www.CUServiceCenter.com](http://www.CUServiceCenter.com) for a location near you.



## Credit Builder Loan Program

Contact your Aurora Credit Union to learn how a Credit Builder Loan may help you build good credit and raise your credit scores.



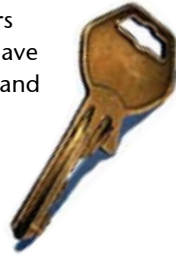
### Aurora Credit Union

T 414-649-7948 or  
888-530-9555  
F 414-643-1496

[www.Aurora.org/CreditUnion](http://www.Aurora.org/CreditUnion)

## Credit Builder Loan Program

This specific initiative focuses on members and Aurora Health Care caregivers who have experienced credit problems in the past, and who would like to repair their credit to improve their credit score and qualify for lower-cost financing at better repayment terms in the future.



There are two programs:

### First Credit Builder Program

- \$100 unsecured; closed-end loan
- Rate will be 7.75% APR/7.50% APR with payroll deduction
- Member must have direct deposit and repay via biweekly payroll deduction or electronically for \$10 biweekly (\$20 monthly payment)
- A credit report will be pulled and reviewed with the member
- The loan will be payable to a creditor on the credit report

### Second Credit Builder Program

- Minimum loan amount \$250; maximum amount \$5,000
- 100% share secured, closed-end loan (the secured funds are released as the loan is paid down)
- Rate will be 7.75% APR/7.50% APR with payroll deduction for \$250 to \$1,500
- Rate will be 6.75% APR/6.50% APR for \$1,501 to \$5,000
- An amount equal to 10 percent of the loan proceeds will be deducted and deposited into the member's savings account; funds can be withdrawn after six months
- Member must have direct deposit and repay via biweekly payroll deduction or electronically
- A credit report will be pulled and reviewed with the member
- The first loan will pay off a creditor; proceeds from the second loan will be distributed 50 percent to a creditor and 50 percent to the member/borrower

## Checking your credit report

### How can you obtain a copy of your credit report(s)?

Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.

### To obtain a free annual credit report

**By telephone:** Call toll free 877-322-8228

**On the Web:** Visit [www.annualcreditreport.com](http://www.annualcreditreport.com)

#### Visit Aurora Credit Union website:

[www.Aurora.org/CreditUnion](http://www.Aurora.org/CreditUnion)

Click on the *Credit Reports* link on the left.

For more information about credit reports and your rights under federal law, visit the Federal Reserve Board's website at [www.federalreserve.gov](http://www.federalreserve.gov), or the Federal Trade Commission's website at [www.ftc.gov](http://www.ftc.gov).

### What if there are mistakes in your credit report?

Under federal law, you have a right to dispute any inaccurate information in your credit report. It is a good idea to check your credit report to make sure the information it contains is accurate. If you find mistakes on your credit report, contact the consumer report agency.

#### Equifax

P.O. Box 740256  
Atlanta, GA 30374  
800-685-1111  
[www.equifax.com](http://www.equifax.com)

#### Experian

P.O. Box 2104  
Allen, TX 75013  
888-397-3742  
[www.experian.com](http://www.experian.com)

#### TransUnion

P.O. Box 2000  
Chester, PA 19022  
800-916-8800  
[www.transunion.com](http://www.transunion.com)

## The following items are required to process your application:

- Complete loan application
- Proof of income

## How to apply

Please contact Loan Services at 414-649-7948 or toll free at 888-530-9555. You also may visit our Web site at [www.Aurora.org/CreditUnion](http://www.Aurora.org/CreditUnion). For an application form, click on the link for Universal Loan Application, or send a request for an application by fax to 414-643-1496.



All loans are subject to credit approval. Membership eligibility required. Your actual rate will be based on criteria such as credit score, credit history and payment method. All rates are subject to change without notice. Other restrictions may apply.



*Aurora Health Care is a not-for-profit health care provider and a national leader in efforts to improve the quality of health care.*