



Money Talks

A monthly publication for Owensboro Federal Credit Union members

March 2010

Save A Lot O' Green with a low-rate auto loan



Are you paying a high rate on your auto loan at another financial institution? OFCU offers an auto loan that you are sure to love. We work hard to save you money. Plus, with our convenient services, getting an auto loan at OFCU will save you *a lot o' green!*

Refinancing your auto loan might save you hundreds of dollars, and lower your monthly payment. Why pay more? Stop by OFCU today to refinance!

Apply Today!



- low-rates
- payments to fit your budget
- payroll deduction
- easy applications
- apply at any branch location



Plan To Attend The Annual Meeting March 27, 2010 • 6:00pm

OFCU will hold its 58th Annual Meeting on March 27, 2010, at the RiverPark Center, Owensboro, Kentucky. The banquet will begin at 6:00pm with the meeting following at 7:00pm. All members are invited.

This is your opportunity to meet and talk with the Credit Union's Board and staff. You will hear reports from the Board and Management on the progress of the Credit Union during 2009, and you will have the opportunity to discuss your comments and suggestions with other members like yourself. In addition, you might be one of the lucky winners of our door prizes.

Purchase your tickets in advance to ensure your reservation (you do not need a ticket if you plan to attend the business meeting only.)

There are positions to be elected to the Board of Directors for 2010. If you are interested in being a candidate for one of these positions, contact a member of the Nominating Committee at the main office by March 19, 2010. The election will be held at the meeting.

Remember,
you have until
April 15, 2010
to make a
contribution to
your IRA with
possible 2009
tax benefits.



OFCU VISA

Transfer Balances And Save!

If you've been using other cards that charge high rates and fees, switch to an OFCU VISA Credit Card and save. Take advantage of our low rate to transfer balances from other higher rate cards or loans to an OFCU VISA when you open a new account.

Your OFCU VISA is the only card you'll need! There's no annual fee and a 25-day grace period on purchases.

If you don't have one of our cards, or would like to apply for an increase in your line of credit, call us today.

Easy Ways To Save For Your Future

- **Pay Yourself First** - It's important to always set aside a specific amount of money for yourself in savings. If you do this first, before you pay the mortgage, car payment, and visit the grocery, you'll be more likely to save on a regular basis.
- **Take Advantage Of Payroll Deduction** - Whether you're saving for vacation, retirement, or even your child's college education, payroll deduction is a great way to ensure you save a specific amount of money each payday.
- **Open An IRA** - OFCU offers Traditional and Roth IRAs and the Coverdell Education Savings Account. An OFCU IRA is a safe, secure way to save for your future.



Reminders For Using Our Drive-Thru

In an effort to ensure you the most efficient service when using our drive-thru, please keep the following tips in mind:

- Be sure all your checks are properly endorsed.
- Present your Member ID card.
- Remember, only the following transactions may be made at the drive-thru: check cashing, deposits, withdrawals, transfers and payments.
- Limit of three (3) transactions per vehicle.
- To ensure accuracy of transactions, please do not use cell phones while in the drive-thru.

Applying For A Loan?

We make applying* for a loan as simple as possible. Just stop by one of our branches located at 1208 Triplett Street in Owensboro and 1412 Chelsa Drive in Madisonville.

*Mortgage and home equity loans must be processed at OFCU's main branch on Harvard Drive.



www.ofcuonline.com

NATE - Audio Teller
270-683-9713
877-683-9713 (toll-free)

Main Office
717 Harvard Dr.
P.O. Box 1189
Owensboro, KY 42302
270-683-1054
800-264-1054
FAX 270-685-3987



Branch Office
1208 Triplett Street
Owensboro, KY 42303
270-684-1261
FAX 270-684-5263

ATM Locations

Surcharge-free ATMs located at each of our locations

Branch Office
1412 Chelsa Dr.
Madisonville, KY 42431
270-821-0040
FAX 270-825-8033

Office Hours

Monday - Friday
8:30am - 5:00pm

**Drive-thru at Harvard
Drive and Triplett Street**
Friday 8:30am - 5:30pm

To report a lost/stolen VISA CREDIT CARD call: 1-800-237-6211
To report a lost/stolen VISA DEBIT CARD or ATM CARD call: 1-800-528-2273
To view your VISA CREDIT CARD activity, log on to www.ezcardinfo.com
To activate your VISA DEBIT CARD: 1-800-216-4223
To activate your VISA CREDIT CARD: 1-800-543-5073