

Money Talks

Refinance And Save!

Refinancing your auto loan from another financial institution might

lower your monthly payment.



Apply Today!

Are you tired of paying too much for your auto loan at another financial institution? Now is the perfect time to refinance at OFCU! You can rest assured you are getting a great deal when you finance with your Credit Union. We work hard to offer you low rates and payments to fit your budget. Plus, you can take advantage of payroll deduction for making payments.

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



Hit The Road With A Vacation Loan

Dreaming about a fabulous vacation? Whether you plan to take a romantic cruise or the entire family to Disney World this summer, your Credit Union can help get you there. Qualified members can borrow up to \$2,500 at rates as low as 8%APR* with a 12-month term.

*Annual Percentage Rate. Effective June 1, 2010 and subject to change. Must meet credit requirements.



Switch To OFCU FREE* Checking

- No monthly service fee
- FREE special share drafts (checks)
- FREE VISA Debit/ATM Card
- No-fee American Express Travelers Cheques
- Unlimited check writing
- FREE Online Account Access
- FREE Telephone Account Access
- Overdraft protection from savings or loan
- Pre-authorized withdrawal for recurring payments
- No foreign ATM charges
- Courtesy Pay**

*Free checking available on accounts with a minimum \$1,000 balance. **Courtesy Pay available to qualified members.

Apply For A Loan At Any Branch

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.

Summer Fun At OFCU

• Discount Amusement Park Tickets

Purchase tickets to area amusement parks in advance at OFCU and save. A trip to one of the parks is a day of fun for the entire family. Call the Credit Union for a current list of parks and prices.

• VISA Credit Card

If you've been using other cards that charge high rates and fees, switch to an OFCU VISA Credit Card and save. Your OFCU VISA is the only card you'll need!

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.

No annual fee • 25-day grace period on purchases

New Fed Rules For Courtesy Pay Users

Effective August 15, 2010 our standard overdraft service, Courtesy Pay, will not cover everyday debit card and ATM transactions unless you "Opt In" to this service.

New Federal Regulations require action on your part to "Opt In" by completing a form. If you do not fill out the form and "Opt In," your transactions will be denied at the Point of Sale (merchants at time of the transaction when using your ATM/Debit Card) as well as cash withdrawals at ATMs when there are insufficient funds in your account to cover the transaction.

If you have established other overdraft protection methods, such as an automatic transfer from your other accounts, we will always look to pay any overdrafts by those methods first before paying your overdraft utilizing Courtesy Pay and imposing a fee. There is a fee of \$25 each time you access Courtesy Pay. You have 30 days to bring your account back to a positive balance (for at least one day).

Whether overdrafts will be paid is discretionary and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing, if you are not making regular deposits, or if you have too many overdrafts. *Please note that if you did not respond to our first mailing regarding the "Opt In," you will soon receive a follow-up opportunity. Be sure to reply so we have your "Opt In" on file should you choose to use this service.*

President's Message

I hope you and your family are enjoying the lazy days of summer. It may be hot outside, but there's just something about summertime that is special. From cooking out with friends to family vacations, there's just something special about summer. No matter where the summer takes you, be sure to make OFCU your first stop. We offer a wide variety of services perfect for all your summer fun, including low-rate loans, discount amusement park tickets, and our no annual fee VISA Credit Card. Have fun this summer making memories that last a life-time!



Stephen B. Sharp



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

Branch Office

1412 Chelsa Dr.

Madisonville, KY

42431

270-821-0040

FAX 270-825-8033

Office Hours

Monday - Friday

8:30am - 5:00pm

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



NCUA

OWE-06-10