

Money Talks

A monthly publication for the members of Owensboro Federal Credit Union.

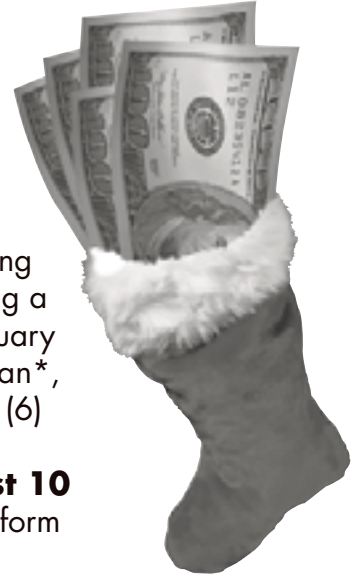
Skip-A-Payment Just In Time For The Holidays

OFCU understands the stress holiday expenses can put on your budget. Between finding the perfect gift, grocery shopping for holiday dinners and traveling to see family, the cost of the holidays can really add up. That's why we're offering a special opportunity for you to skip your loan payment in December 2011 or January 2012. In order to qualify for Skip-A-Payment on your OFCU personal or auto loan*, you must be a member in good standing. Additionally, you must have made six (6) consecutive on-time monthly payments.

Postponing your loan payment is easy. Simply contact OFCU **within at least 10 business days prior to the loan payment due date** by completing the form below.

Call or stop by our office today with any questions about skipping your loan payment!

*Loans excluded from this program: Real estate loans, VISA Credit Card, and loans that have had interest payments in the last 12 months. Interest will continue to accrue during the deferred period and will extend the original loan term.



YES! I want to skip my loan payment.

Name _____ Acct. # _____

I want to skip my loan payment in (check one):

December 2011 or January 2012

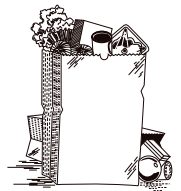
Loan Acct. # _____ Loan Acct. # _____

Loan Acct. # _____ Loan Acct. # _____

Signature (required) _____

Mail, fax, or bring this form to any OFCU office within at least 10 business days prior to the loan payment due date.

**Holiday
Food Drive**
November 28 -
December 16



At OFCU, we truly believe in the credit union philosophy of "people helping people." That's why we are collecting non-perishable food items for local food banks this holiday season. Help us make a difference in the lives of the needy in our community.

Simply drop off your donation at any of our locations through Friday, December 16. We truly appreciate your help!



**Wrap Up The Holidays
At Your Credit Union**
See back for more details!

The Holidays Start At OFCU



VISA Credit Card

Forget high-rate department store cards this holiday season. Your OFCU VISA is the only card you'll need! If you've been using other cards that charge high rates and fees, switch to an OFCU VISA Credit Card and save with our low rate and no annual fee.

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.

Holiday Loans

Purchasing gifts, decorating the tree, holiday dinners... the holidays can get pretty stressful. That's why OFCU is offering a special Holiday Loan to help with all your holiday expenses.

Borrow up to \$2,500 for up to 12 months
rates as low as **8.00%APR***

*Annual Percentage Rate. Effective October 1, 2011 and subject to change. Must meet credit requirements. Actual rate determined by credit score.

Start Saving Now For Next Year

It's never too early to start saving for the holidays. A Christmas Club Account is a great way to make sure you'll have the money you need. If you don't have an account, open one now and start saving.

The money in your account will accumulate throughout the year as it earns dividends. You can make deposits easily through payroll deduction, in person or by mail.

Call us today to open an account or to increase the payroll deduction on your current account.



Refinancing your auto loan, from another lender, might lower your monthly payment and save you hundreds of dollars in interest.

Holiday Closings

Christmas - Dec. 26
New Year's - Jan. 2, 2012

Late Fee Notice

Effective December 1, 2011, the late fee for consumer loans* will be \$24. Effective October 1, 2011, the courtesy period for late fees was changed from 10 to 15 days.

*This excludes real estate loans.

Dividend Rate Change

Effective December 1, 2011 dividends on share accounts adjusted to .10%APY*. Money market account dividends adjusted to .15%APY* for balances less than \$10,000 and to .30%APY* for balances over \$10,000.

*Annual Percentage Yield.



www.ofcuonline.com

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(877) 683-9713
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Main Office

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P.O. Box 1189
Owensboro, KY 42302
(270) 683-1054
(800) 264-1054
FAX (270) 685-3987

Branch Office

1208 Triplett St.
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
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:
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