

Money Talks



Refinance And Save

At OFCU we work hard to save you money!
Did you know refinancing your auto loan, from another lender, to OFCU, might actually lower your monthly payment?

**Affordable Payments • Low Rates
Fast, Friendly Service • Easy Application**

Used Vehicles

2.50% as low as **APR***

60 month term

Other rates and terms available



*Annual Percentage Rate. Effective April 1, 2017 and subject to change. Must meet credit requirements. Not available for the refinancing of existing OFCU loans.

Update Your Information

Do we have your current phone, email and address information? Please contact the credit union with any changes. Mail from OFCU does NOT forward, even if you have a forwarding order on file with the USPS. Please note there is a \$5.00 Returned Mail fee per item. Please help us do the best we can to serve you by ensuring we have your most up-to-date information on file.

Protect Your Identity: Beware Of Fraudulent Charities

According to the Bureau of Justice Statistics, most identity theft victims experience the fraudulent use of existing account information such as credit card or bank account information. Additionally, the number of elderly victims of identity theft increased from 2.1 million in 2012 to 2.6 million in 2014.

We don't take protecting your account information lightly! You can rest assured we will not give your information to any unauthorized party. Nor will we contact you over the phone asking for your personal account information.

Be aware that many criminals are now trying to scam individuals by pretending to be with a charity. According to the Federal Trade Commission, "Some scammers focus on specific causes to play on your generosity. Rip-off artists often focus on emotional appeals or disasters in the news." We encourage you to research charities looking for donations through the Better Business Bureau at give.org.

If you have any questions regarding identity theft, feel free to call us or visit identitytheft.gov.

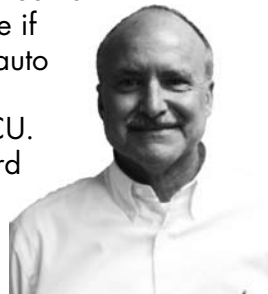
President's Message

There's nothing like getting outside on a warm spring day and taking in the sunshine. Of course, if you're like me, once you get outside you may start to notice the damage from winter and start thinking about all the home repairs you want to get started on. We can help you get the money you need to make those home improvement dreams come true. Whether you picture new windows, a deck, or even an overhaul on your kitchen, make OFCU your first stop. You'll save money with our low rates and affordable payments. Plus, you can take advantage of payroll deduction for making loan payments.

We know you want to save money. That's why I also encourage you to take a look at your auto loan if it's financed at another lender. It may seem too good to be true, but refinancing your auto loan from another lender to OFCU **might lower your monthly payment**. If you are paying too much on your loan at another lender, it's worth a visit to OFCU to see if we can save you money. Whether you're refinancing your auto loan from another lender, or planning to purchase a new vehicle, you can rest assured you'll get a great deal at OFCU.

Stop by our office today for more details - we look forward to serving you!

- Stephen B. Sharp



Holiday Closings

Memorial Day - Monday, May 29
Independence Day - Tuesday, July 4

Get A \$100 Cash Reward For Every New Line

This new exclusive cash rewards offer is our best one EVER! Now, as a credit union member, you can earn \$100 for every line when you switch to Sprint®.



Here's how it works:

- Members get a **\$100** cash reward for **every new line** when you switch to Sprint®.
- Current Sprint customers will receive a **\$50** cash reward for every line transferred into Sprint Credit Union Member Cash Rewards.
- Plus, get a **\$50** loyalty cash reward **every year** for **every line**

Here's how to sign up for Sprint cash rewards:

1. Become a Sprint customer
2. Register at LoveMyCreditUnion.org/SprintRewards or in the Love My Credit Union Rewards® app
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

Make the switch today and save with the Sprint Credit Union Member Cash Rewards!



www.ofcuonline.com

NATE - Audio Teller

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(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 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:
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



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