

# 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?** Now that's a great way to start off the new year.



### Used Vehicles

as low as  
**2.50% APR\***

60 month term

Other rates and terms available

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

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

## You're Invited To Our Annual Meeting *April 1, 2017*

**Dinner at 6:00pm  
Meeting at 7:00pm  
Riverpark Center**

Banquet Tickets:  
\$10 in advance or \$12 at the door

We are excited to hold our 65th Annual Meeting on April 1, 2017, 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 2016, 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.)

## Get Your Finances In Shape

The new year is the perfect time to take a look at your budget and finances. Here are a few Fiscal Fitness Tips to help you do just that:

- Keep a check register and record all debits, deposits and checks written for accuracy.
- Keep your checkbook safe. Resist writing checks for anything other than monthly bills. If compromised, reconciling your account can take time and canceling a debit card is much easier.

### **Board Positions Open**

There are positions to be elected to the Board of Directors and Supervisory Committee for 2017. 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 24. The election will be held at the meeting.

### **Holiday Closings**

January 16 - **Martin Luther King Jr Day**  
February 20 - **Presidents Day**

## President's Message

Happy New Year! The start of the new year is often the time we start thinking about making resolutions to eat healthier, get fit and perhaps even save more money. But sticking to your new year's resolutions isn't always easy. We want to help you keep your financial resolutions this year and one of the best things you can do is plan ahead.

Start by saving for the holidays now so you won't be stressed and worried about how you're going to pay for gifts and travel when December rolls around again. 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.

Please don't hesitate to stop by if you have any questions. We take pride in providing you with first-rate service. We're YOUR Credit Union and we are here to serve you.

- Stephen B. Sharp



## 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](http://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

## Helpful Tips...

- Please review the Regulation D Notice posted on our website and in the lobby of all locations. Regulation D limits the number of certain transactions from a savings account.
- If you use our Bill Pay service, please note that Bill Pay must be used monthly or a \$5.00 fee will be assessed.



[www.ofcuonline.com](http://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 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](http://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-12-16  
NLMS#561504