

# Money Talks

A newsletter for the members of Owensboro Federal Credit Union

**April 2022**

[www.ofcuonline.com](http://www.ofcuonline.com)

#### 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

#### NATE - Audio Teller

(270) 683-9713  
(877) 683-9713 (toll-free)

## Holiday Closings

Memorial Day - Monday, May 30  
Juneteenth - Monday, June 20  
Independence Day - Monday, July 4

# Mortgage Loans

**Let us help you get your home loan!**

Whether it's your first home, forever home, maybe you want to downsize, or even a refinance, we can help take the stress out of the mortgage loan process.

You can count on your Credit Union to answer all of your questions and offer the best mortgage loan options that will fit your budget. Plus your mortgage loan is processed and serviced locally by your Credit Union, not an out-of-town lender you don't know.



**Low Closing Costs  
No Origination Fees**

**Call us to find out more today! 270-683-1054**

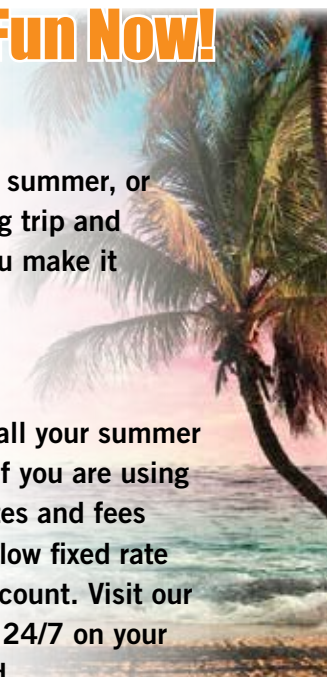
Must meet credit requirements. See credit union for full disclosure of closing costs.

## Start Planning For Summer Fun Now! Vacation Loan

Whether you want to take the family to Disney World this summer, or stock up on all the gear you need for a super-fun camping trip and hit the road for adventure, your Credit Union can help you make it happen. Apply today for our Vacation Loan!

## Visa Credit Card

Make sure to take along your Credit Union Visa Card for all your summer fun. It's the perfect card for travel, shopping and more. If you are using other credit cards that cost you way too much in high rates and fees switch to a Credit Union card. We offer no annual fee, a low fixed rate on purchases and new features such as alerts on your account. Visit our web site or [www.ezcardinfo.com](http://www.ezcardinfo.com) for account information 24/7 on your current Visa card, or call us today to apply for a new card.



# Family Members Welcome!

**Share membership with your family today!**

**Bring them by one of our offices to join and take advantage of the benefits of membership today!**

# Spring Savings

## With An Auto Loan Refinance From Another Lender

Refinancing might lower your monthly payment and save you thousands of dollars in interest!



Call Us at 270-683-1054 or Apply Online at [www.ofcuonline.com](http://www.ofcuonline.com)

## Service Spotlight

### Access your Account 24/7 from anywhere with our Mobile App

Our OFCU Mobile App makes it easy to check your balance, find out what checks have cleared and more all from your smartphone 24/7. Download the OFCU Mobile App today at the Apple App store for iPhone or the Google Play store for Android. You will love the convenience of our App.

## Checking Account Options

Choose What's Best For You - They're All FREE!

### Free Checking

- \$1,000 minimum balance
- No monthly service fee
- Unlimited withdrawals
- Basic checks are free

### Freedom 50 Checking

- Must be 50 years of age or older
- No minimum balance
- No monthly service fee
- Unlimited withdrawals
- Basic checks are free

### Student Checking\*

- Must show Student ID
- No minimum balance
- No monthly service fee
- Unlimited withdrawals
- Basic checks are free

\*Limitations may apply. Age restrictions apply.

## Stay Connected



Follow us on social media, Facebook and Instagram to learn more about promotions, giveaways and even repos for sale!

## Dividends

Account	APY*
Regular Shares	0.05%
IRAs	0.50%
Money Market	
\$2,500 - \$9,999	0.10%
\$10,000 and up	0.25%

\*Annual Percentage Yield.

Effective January 1, 2022 and subject to change monthly.

## VISA Debit and Credit Card Information

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 change your PIN VISA CREDIT CARD call: 1-866-297-3408

To view your VISA CREDIT CARD activity, log on to [www.ezcardinfo.com](http://www.ezcardinfo.com)

To activate your VISA DEBIT CARD call: 1-800-216-4223

To activate your VISA CREDIT CARD call: 1-800-543-5073

Make the switch to Credit Union Checking today!



OWE-03-22  
NLMS#561504