



Money Talks

A newsletter for the members of Owensboro Federal Credit Union

January 2021

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

Martin Luther King, Jr. Day

Monday, January 18

Presidents Day

Monday, February 15

Mortgage Loans

Let us help you get your home loan today!



Thinking about a new home? 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.

Low Closing Costs No Origination Fees

Save Money

Unlike a bank or other mortgage lender, OFCU does not charge an origination fee and we keep closing costs low. Our goal is to save you money. We are in business to help you - it's what sets us apart and makes being a credit union member so special.

You Are Family

You are more than just another loan - you are a member, an owner of OFCU. We take pride in offering you personal service because we care about you and your family.

Call us today and let us help you save money on your mortgage loan!

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

Refinancing your auto loan, from another lender might lower your monthly payment and save you a lot of money!

**Our loan staff is ready to help you save.
Call us today!**



Switch To Our VISA Credit Card And Save!

Have you been using cards that are charging you too much in interest and fees? You'll save money with our no-annual fee and the low fixed rate on our Visa Credit Card. Call us today to apply!

**No annual fee
25-day grace period on purchases**

We Continue To Serve You During The COVID-19 Pandemic

COVID-19 has impacted life for everyone. At Owensboro Federal Credit Union, we have had to take precautionary steps to keep members and staff safe, but we have always been here for you.

Our drive thru lanes are open to serve you and we are here by phone and appointment if you need us. Plus you can access your accounts easily online and with our Mobile App.

Communication is vital and we want to stay connected with you so we can make sure to serve your financial needs. Make sure to like us on Facebook and to bookmark our web site, www.ofcuonline.com on your web browser so you can stay aware of any changes and updates.

From the latest news, promotions and important information on office hours and holiday closings, we continue to keep you updated at our web site and on Facebook.

We follow CDC guidelines as we make it a priority to keep members and staff healthy. Please do not hesitate to call us if you have a question. If you are having financial difficulties, we encourage you to reach out to us for assistance.

Virtual Annual Meeting A Success

Due to the COVID-19 Pandemic our annual membership meeting, that normally takes place in the spring, had to be rescheduled. In November we held our first-ever virtual annual meeting. We want to thank all members for participating and understanding that we had to make changes this year.

SEG Volunteers Now Eligible For Credit Union Membership

Individuals who volunteer at any of our Field Of Membership Select Employee Groups are now eligible for membership with OFCU. Share membership today! It's the gift that lasts a lifetime. From family members and co-workers to SEG volunteers, sharing membership and the great services we offer is a wonderful way to give a gift to those you care about.

Keep Your Information Up To Date With Us!

Like many people you may be thinking about getting your finances in shape for the new year and getting organized. Keeping your information up to date is an important part of that process.

Have you moved, changed your email or phone number? Be sure to update your information with the Credit Union, including beneficiaries and phone numbers associated with your debit and credit cards. It's important that we have your most up-to-date information in order to properly serve you and inform you of fraud alerts.

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 December 1, 2020 and subject to change monthly.

FREE Checking!

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

*Age restrictions apply.

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

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

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



OWE-12-20
NLMS#561504