



Money Talks

A newsletter for the members of
Owensboro Federal Credit Union

January 2022

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 17

Presidents Day

Monday, February 21

High-rate debt costing you too much?

A Bill Consolidation Loan Is A Great Option!

It is easy to accumulate credit card debt over the holidays. Maybe even more so these days with all the online shopping options. If you have credit card debt on cards that charge high interest rates and fees, you'll save money when you combine that into one payment with a Bill Consolidation Loan. Ask us about how much you might save today!

Switch To Our Visa Credit Card And Save!

Using 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 for account information 24/7 on your current Visa card. Call us today to apply!



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.

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

2.00% as low as
APR*

Call Us at 270-683-1054 or
Apply Online at www.ofcuonline.com

*Annual Percentage Rate. Effective January 1, 2022, and subject to change. Applies to 48 month term. Other rates and terms available. Must meet credit requirements. Not available for the refinancing of existing OFCU loans. Restrictions may apply. Payment example: \$10,000 for 48 months at 2.00%APR = \$216.97.



We want to extend a special thank you for all their hard work and dedication to the following staff members who recently retired! Congratulations...

Marie Wells - 35 years of service

Roni Booth - 9 years of service

Service Spotlight

Our Bill Pay Helps You Easily Make Payments!

When you need to manage your money... pay your bills... even send money to another person... you shouldn't have to juggle multiple Apps and websites to get it all done. Bill Pay is the one central hub where you can take care of your payments from anywhere — on any device, anytime you like.



- **Bill Pay keeps your information safe every time you log in.**
- **All your transactions are private and every connection is secure.**
- **Your personal information is protected no matter what device you're on.**
- **You can access Bill Pay on our web site under the Services Tab.**

Bill Pay allows you to pay virtually anyone or any company with online banking. For example, you can pay utilities, cable bills or credit cards, or individuals such as a landlord, babysitter or relative. You determine who you want to pay, when you want to make the payment and which account you want the payment to come from. It's safe, secure and easy to use.

Payments are sent electronically or by paper checks. Most are delivered electronically making it a fast, easy and secure way to make payments. Sign up today!

Checking Account Options

Make the switch to Credit Union Checking today!

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

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 January 1, 2022 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

*Limitations may apply. 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-12-21
NLMS#561504