



Money Talks

A newsletter for the members of Owensboro Federal Credit Union

January 2023

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 16

Presidents Day

Monday, February 20

Auto Loans



Always Check With Us First! We work hard to save you money and get you a payment you can afford.

- **Pre-Approval**
- **Terms Up To 72 Months**
- **Affordable Payments**
- **No Hidden Fees**

Apply Today!

Call 270-683-1054, visit www.ofcuonline.com or scan the code with the camera on your mobile device for a quick link to apply now!



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!



Share membership with your family today!

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

Start Planning For Spring Break Fun Now!

Thinking about escaping the cold for a warm, tropical paradise? We can help you get the money you need so you can fly away to sun and sand or get on the road for adventure.

Whether you are thinking a Spring Break get away, or are planning ahead for a summer vacation, let us help you make it happen with a loan that will fit your budget. Call us, or apply online today at our web site www.ofcuonline.com.

Mortgage Loans

- Low Closing Costs
- No Origination Fees
- Serviced Locally

Lock In Your Rate Now!

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

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



Stay Connected



Follow us on social media... Facebook and Instagram to learn more about promotions and to stay connected with us!

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, 2023 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: 1-833-933-1681

To report a VISA DEBIT CARD unauthorized or fraudulent transaction call 1-866-279-1399

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: 1-833-990-0795

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

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

*Limitations may apply. Age restrictions apply.

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.



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