



# Money Talks

A newsletter for the members of Owensboro Federal Credit Union

**July 2021**

[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 Closing

Independence Day - Mon. July 5  
Labor Day - Mon. September 6

# 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. 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 at 270-683-1054 for details!**

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

# Auto Loan Special

**New And Used Loans That  
Will Make You Smile**



**as low as  
2.00% APR\***

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

\*Annual Percentage Rate. Effective July 1, 2021 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.

## Back To School Loans Start Planning Now!

From backpacks and supplies to tablets and tuition, the cost of going to school can really add up. That's why we offer loans to help with all your back to school needs. Apply Today!



# Annual Meeting...

We will be announcing the date soon for this year's Annual Meeting. Be sure to watch for more details available on our Facebook and Instagram sites, as well as at our office.

Now is a great time to start saving for the holidays. The holidays may sound far away, but it's never too early to start saving. A Christmas Club Account is a great way to make sure you'll have the money you need so you won't be stressed and worried about how to pay for gifts. Open an account today!

## Our VISA Credit Card Is Perfect For Summer Fun!

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

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

Apply Today!



## 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 July 1, 2021 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

## Checking Account Options

Choose What's Best For You - These options are all free!

### Free Checking

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

\*Limitations may apply. Age restrictions apply.

### 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

**Make the switch to Credit Union Checking today!**

## Money Saving Tip: Consider Auto Refinancing

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.

Call us today!



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