



Money Talks

A newsletter for the members of
Owensboro Federal Credit Union

July 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

Independence Day - Monday, July 4

Labor Day - Monday, September 5

Columbus Day - Monday, October 10



Welcome

Hopkins County Teachers' Federal Credit Union

The Board and Staff of Owensboro Federal Credit Union want to extend a warm welcome to all the members of Hopkins County Teachers' Federal Credit Union. We are happy to have you part of our family. The merger of our credit unions was complete in May and we are excited to be able to serve another area of our community.

We encourage you to take advantage of all the new services now available to you and your family like our many online services and our Mobile App. With Online Access, you can access your accounts anytime, make transfers, check balance information, and more.

Here's How To Sign Up For Online Banking Access

1. Visit our website www.ofcuonline.com and Click on the ONLINE BANKING LOGIN box at the top of the Home Page.
2. The first time you login your User Name is your Member (Account) Number and your Password is the last four of your Social Security Number.
3. The first time you login the system will prompt you to answer security questions and to select a new Password.

Download Our Mobile App Today for 24/7 Account Access

Once you have signed up for Online Access, you can download our Mobile App at the Apple App Store (iPhone) or GooglePlay (Android). Use your smart device to connect to your Owensboro Federal accounts anytime.



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!

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 Web Site, Facebook and Instagram, as well as at our office.

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, 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.

Service Spotlight

Loan Pre-Approval

Thinking about buying a vehicle, or even a new home? A tip to get started on the right path is to get your loan pre-approved. Pre-approval helps you determine how much you can afford. It takes the stress out, so you don't feel rushed to secure your financing. Pre-approval also gives you bargaining power since you already have the money you need. It's easy to apply by calling us at 270-683-1054 or online at our website www.ofcuonline.com. Our loan staff is ready to assist you.

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

Auto Loans

- Monthly payment to fit your budget
- Terms Up To 84 Months
- Pre-Approval
- Easy Applications
- Payroll Deduction

Apply Now!

**Have a child going to college in the fall?
Open a Student Checking Account for them now!**

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.



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