



# Money Talks

A newsletter for the members of Owensboro Federal Credit Union

October 2020

[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 Closings

**Columbus Day** October 12

**Veterans Day** November 11

**Thanksgiving** November 26 and 27

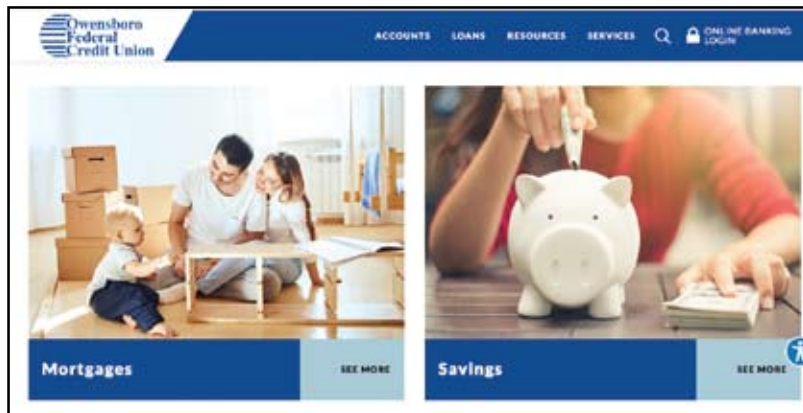
**Christmas** December 24 and 25

**New Year's** January 1, 2021

# New Web Site

Check us out online today!

[www.ofcuonline.com](http://www.ofcuonline.com)



Our new, updated web site is officially live and we are excited for you to visit us online.

The new site is easy to navigate and offers a great search tool. Log in to home banking, find out the current loan or savings rates, check out all our services and more. All from anywhere, day or night, from your desktop or mobile device.

## Annual Meeting November 17

Due to the COVID-19 Pandemic our annual membership meeting, that normally takes place in the spring, had to be rescheduled. The new date is November 17, 2020. Watch our web site and social media to find out more details coming soon.

## 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 this holiday season.

## Christmas Club Account funds were transferred on October 1, 2020...

Call us today if you don't have a Christmas Club account, or would like to increase the payroll deduction on your current account. It's the perfect way to save for holiday expenses.


# Thank You For Your Patience As We Continue To Serve You During The COVID-19 Pandemic

COVID-19 has made 2020 a year none of us will forget. And although it has brought many challenges, your credit union remains strong and open for business.

We want to say Thank You to our wonderful members for being patient and understanding that the lobbies are still closed and all business is handled at the drive thru. 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.

## Skip-A-Payment

### Just In Time For The Holidays...



OFCU understands the stress holiday expenses can put on your budget. Between finding the perfect gift, grocery shopping for holiday dinners and traveling to see family, the cost of the holidays can really add up. That's why we're offering a special opportunity for you to skip your loan payment in December 2020 or January 2021. In order to qualify for Skip-A-Payment on your OFCU personal or auto loan\*, you must be a member in good standing. Additionally, you must have made six (6) consecutive on-time monthly payments.

Skipping your loan payment is easy. Simply contact OFCU **within at least 10 business days prior to the loan payment due date** by completing the form below. Call or stop by our office today with any questions about skipping your loan payment!

\*Loans excluded from this program: Real estate loans, VISA Credit Card, and loans that have had interest only payments in the last 12 months. Interest will continue to accrue during the deferred period and will extend the original loan term. If you experience a total loss or unrecovered theft of your vehicle and have purchased Guaranteed Asset Protection (GAP) coverage, a skip a pay (payment deferral) may reduce your GAP coverage by the amount of your monthly payment.

**YES! I want to skip my loan payment.**

Name \_\_\_\_\_ Acct. # \_\_\_\_\_

I want to skip my loan payment in (check one):

December 2020 or  January 2021

Loan Acct. # \_\_\_\_\_ Loan Acct. # \_\_\_\_\_

Loan Acct. # \_\_\_\_\_ Loan Acct. # \_\_\_\_\_

Signature (required) \_\_\_\_\_

Mail, fax, or bring this form to any OFCU office within at least 10 business days prior to the loan payment due date.

## 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 September 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](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



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