



Money Talks

A newsletter for the members of Owensboro Federal Credit Union

October 2021

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)

Mortgage Loans

Let us help you get your home loan!

Wouldn't it be nice to decorate a new home this season for the holidays? 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.

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



Low Closing Costs
No Origination Fees

Find out more today!
270-683-1054

New Online Visa Enhancements

We recently made enhancements to our Visa Credit Card online experience through ecardinfo. Make sure to log in and see the new features such as alerts on your account. Visit our web site or www.ecardinfo.com for Visa account information 24/7.

Our Visa Is Perfect For The Holidays

With the holidays around the corner make sure you use your Credit Union Visa for holiday shopping and travel. 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**
- **24/7 access with ecardinfo**



Virtual Annual Meeting - October 19

As the COVID-19 Pandemic continues, we remain committed to members safety. Our annual membership meeting will once again be a virtual Zoom meeting this year. It will be held on October 19. Visit our web site for details and the link to join the meeting. We hope you will join us!

We have open positions on the Credit Union's Board of Directors. If you are interested in serving on the Board, contact a member of the Nominating Committee at the Main Office by October 8, 2021.

Supervisory Committee Members Needed

Interested in volunteering? Members of our Supervisory Committee are actual members who volunteer their time and talents. They play an important role in credit union success. The primary functions of the supervisory committee are to ensure financial statements are accurate and fairly present the financial condition of the credit union; and management practices and procedures safeguard members' assets. Contact our Supervisory Committee Chair Connie Cook at cgcook@ofcuonline.com

Holiday Closings

Columbus Day - October 11
Veterans Day - November 11
Thanksgiving - November 25 and 26
Christmas - December 24

Christmas Club Account funds were transferred on October 1

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.

Auto Loan Special



2.00% APR*

as low as

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

*Annual Percentage Rate. Effective October 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.

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 2021 or January 2022. 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 2021 or January 2022

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 October 1, 2021 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



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