



# Money Talks

A newsletter for the members of Owensboro Federal Credit Union

**October 2022**

[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 10

Veterans Day - November 11

Thanksgiving - November 24 and 25

Christmas - December 26

New Years - January 2, 2023

# Hope You Can Join Us For The Annual Meeting On October 24

**Dinner Tickets: \$10 in advance or \$12 at the door**

Purchase your tickets in advance to ensure your reservation.

(You do not need a ticket if you plan to attend the business meeting only.)

We are excited to announce that our Annual Membership Meeting will be held in-person this year on Monday, October 24, in the Community Center at the Owensboro Christian Church located at 2818 New Hartford Road. The dinner will be at 6:00pm and the meeting will start at 6:30pm. Visit with Credit Union friends, hear reports from the Board and staff, and participate in the door prize drawings. 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 17, 2022.

# Auto Loans Fall Savings!

**2.00%<sup>as low as</sup> APR\***

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



## Apply Today!

- Call 270-683-1054
- Visit [www.ofcuonline.com](http://www.ofcuonline.com) or
- Scan the code with the camera on your your mobile device for a quick link to apply now!



\*Annual Percentage Rate. Effective October 1, 2022 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.

## Christmas Club Account funds were transferred on October 3

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.



# 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!

## 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 2022 or January 2023. 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 2022 or  January 2023

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.

## 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.

## 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, 2022 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



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