



# Money Talks

A newsletter for the members of  
Owensboro Federal Credit Union

**April 2023**

[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

**Memorial Day** - Monday, May 29

**Juneteenth** - Monday, June 19

**Independence Day** - Tuesday, July 4

# Auto Loans

**Always Check With Us First! We work hard to save you money and get you a payment you can afford.**

- **Pre-Approval**
- **Affordable Payments**
- **Terms Up To 84 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 mobile device for a quick link to apply now!



## Start Planning For Summer Fun Now! Vacation Loan

Whether you want to take the family to Disney World this summer, or stock up on all the gear you need for a super-fun camping trip and hit the road for adventure, your Credit Union can help you make it happen. Apply today for our Vacation Loan!

## Visa Credit Card

Make sure to take along your Credit Union Visa Card for all your summer fun. It's the perfect card for travel, shopping and more. If you are using other credit cards that cost you way too much in high rates and fees switch to a Credit Union card. We offer no annual fee, a low fixed rate on purchases and new features such as alerts on your account. Visit our web site or [www.ezcardinfo.com](http://www.ezcardinfo.com) for account information 24/7 on your current Visa card, or call us today to apply for a new card.

## Monitor Your Credit Report

Your credit report is an important part of your financial life. It can determine whether you can get credit, how good or bad the terms for getting credit are, and how much it costs you to borrow money. It is important to make sure the information on your credit report is accurate. Federal law gives you the right to check your credit report once a year for free.

**Here are three ways you can check your report:**

1. visit [AnnualCreditReport.com](http://AnnualCreditReport.com)
2. call 1-877-322-8228
3. complete the Annual Credit Report Request Form and mail it to:  
Annual Credit Report Request Service  
P.O. Box 105281  
Atlanta, GA 30348-5281

Visit [consumer.ftc.gov](http://consumer.ftc.gov) for more details.

# Keep Information Safe And Beware Of Scams

Crimes associated with identity theft continue to be on the rise. It is vital that you protect your account information. No one from your Credit Union will ever call and ask for information we already have. Scammers can be tricky and use everything they can from false websites to impersonating someone from your financial institution. Keep track of your accounts and watch for anything that seems out of the ordinary and any transactions you have not authorized. Check all of your bank/credit union accounts and credit card statements monthly to make sure you have authorized all transactions. A great way to do this is with our Mobile App, or Online Account Access. You can check on your Credit Union accounts anytime 24/7.

## 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 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, 2023 and subject to change monthly.

## 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!

## Checking Account Options

Make the switch to Credit Union Checking today!

### 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.



**Share membership with your family today!**

**Bring them by one of our offices to join and take advantage of the benefits of membership!**

## 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: 1-833-933-1681

To report a VISA DEBIT CARD unauthorized or fraudulent transaction call 1-866-279-1399

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: 1-833-990-0795

To activate your VISA CREDIT CARD call: 1-800-543-5073



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