



# Money Talks

A newsletter for the members of  
Owensboro Federal Credit Union

January 2026

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

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**Branch Office**

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Madisonville, KY 42431  
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**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

Martin Luther King, Jr. Day  
Monday, January 19  
Presidents' Day  
Monday, February 16

# Car Shopping? See Us First!



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

- Pre-Approval
- Terms Up To 84 Months
- Affordable Payments
- No Hidden Fees

Call 270-683-1054, visit us online at [ofcuonline.com](http://ofcuonline.com)  
or scan the code with the camera on your mobile  
device for a quick link to apply now!



## Keep Your Contact Information Up To Date!

Like many people you may be thinking about getting your finances in shape for the new year and getting organized. Keeping your information up to date is an important part of that process.

Have you moved, changed your email or phone number? Maybe you got married, or had a name change. Be sure to update your information with the Credit Union, including beneficiaries and phone numbers associated with your accounts. It's important that we have your most up-to-date information in order to properly serve you. Plus it helps us have the ability to notify you of any fraud alerts so your personal information stays safe. Call or stop by today to find out how to update your information.

## Stay Connected



Follow us on social media... Facebook and Instagram to learn more about promotions and to stay connected with us!

# Access Enhanced Debit Card Controls With Card Suite Lite App

Scan the code to download the new  
Card Suite Lite App

Apple QR code



Google QR code



New features from the Card Suite Lite App include:

- Enhanced card management that allows the user to archive or delete a card without deleting their user profile.
- Ability to set controls for contactless transactions.
- Ability to set spend limits globally, per day, or transaction.
- Ability to share card with trusted contacts.
- Enhanced registration security including One-Time Passcodes.
- Enriched merchant data that includes the merchant's name and logo.
- A record of all alerts and notifications, including all changes made in the app (e.g., Freeze/Unfreeze)
- Ability to add a picture to your in-app profile.
- Increased transaction details with enriched data.
- Additional merchant types further define user spending - including shopping, gifts and donations, insurance, education and more.

## Give Your Credit Report A Checkup!

At OFCU, your account security and protection are a top priority. Crimes like identity theft continue to be on the rise and it is important for you to keep your account information safe. 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. Visit [AnnualCreditReport.com](http://AnnualCreditReport.com) or call 1-877-322-8228.

For more information about how to protect yourself visit:  
<https://mycreditunion.gov/fraud-prevention-center>

## 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 9/1/2020, 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: 1-833-933-1681

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

## Start Planning For Spring Break Fun Now!

Thinking about escaping the cold for a warm, tropical paradise? We can help you get the money you need so you can fly away to sun and sand or get on the road for adventure.

Whether you are thinking a Spring Break getaway, or are planning ahead for a summer vacation, let us help you make it happen with a loan that will fit your budget. Call us, or apply online today at our web site [www.ofcuonline.com](http://www.ofcuonline.com).

## Too many bills have you feeling stressed?

Maybe we can help ease your stress with a Consolidation Loan. Call us today to learn more!



NCUA