



Money Talks

A newsletter for the members of
Owensboro Federal Credit Union

January 2024

www.ofcuonline.com

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Branch Office

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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 15

Presidents Day

Monday, February 19

Keep Your Personal Account Information Safe And Stay Aware Of Identity Theft Crimes

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.

Make it one of your New Year's resolutions to have an on-going plan to keep your personal information protected. Here are some tips that will help you avoid identity theft related crimes:

- 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 credit union/bank accounts and credit card statements monthly to make sure you have authorized all transactions.

- Make sure to keep account numbers, passwords and other personal financial information safe.

- Never give your account number, social security number or any other personal information out to anyone unless you are sure who you are in communication with.

- Do not click on links in emails or texts from sources that you are not familiar with.

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's how:

- visit AnnualCreditReport.com

- call 1-877-322-8228

- complete the Annual Credit Report Request Form and mail it to:
Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281

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

High-rate debt costing you too much?

A Bill Consolidation Loan Is A Great Option!

It is easy to accumulate credit card debt over the holidays. Maybe even more so these days with all the online shopping options. If you have credit card debt on cards that charge high interest rates and fees, you'll save money when you combine that into one payment with a Bill Consolidation Loan. Ask us about how much you might save today!

Switch To Our Visa Credit Card And Save!

Using 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 for account information 24/7 on your current Visa card. Call us today to apply!



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 get away, 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.

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

Call 270-683-1054, visit www.ofcuonline.com or scan the code with the camera on your mobile device for a quick link to apply now!



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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 Sept. 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

To activate your VISA DEBIT CARD call: 1-833-990-0795

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

Checking Account Options

Make the switch to Credit Union Checking today!

Choose The One That Is Best For You!

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.

Keep Your Information Up To Date With Us!

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? Be sure to update your information with the Credit Union, including beneficiaries and phone numbers associated with your debit and credit cards. It's important that we have your most up-to-date information in order to properly serve you and inform you of fraud alerts.



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