



# Money Talks

A newsletter for the members of Owensboro Federal Credit Union

**July 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

Independence Day - Tuesday, July 4

Labor Day - Monday, September 4

Columbus Day - Monday, October 9

# Join Us For The Annual Membership Meeting On Monday, September 25

**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.)

**Our Annual Membership Meeting will be held this year on Monday, September 25, 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!

There are four 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 September 18, 2023.



# Family Members Welcome!

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

# 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 [ofcuonline.com](http://ofcuonline.com) or scan the code with the camera on your mobile device for a quick link to apply now!

**Apply Today!**



## Online Access And Our Mobile App Give you 24/7 Account Access 365 Days A Year - All For Free!

If you are not using Online Access and our Mobile App, you are missing out on easy, anytime access to your accounts. Sign up today!

### Here's How To Sign Up For Online Banking Access

1. Visit our website [www.ofcuonline.com](http://www.ofcuonline.com) and Click on the ONLINE BANKING LOGIN box at the top of the Home Page.
2. The first time you log in, your User Name is your Member (Account) Number and your Password is the last four of your Social Security Number.
3. The first time you log in, the system will prompt you to answer security questions and to select a new Password.

### Download Our Mobile App Today for 24/7 Account Access

Once you have signed up for Online Access, you can download our Mobile App at the Apple App Store (iPhone) or GooglePlay (Android). Use your smart device to connect to your Owensboro Federal accounts anytime.

# 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.



# 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.

## 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

## Stay Connected



Have a child going to college in the fall?  
Open a Student Checking Account for them now!

# Checking Account Options

Choose What's Best For You - They're All FREE!

Make the switch to Credit Union Checking today!

### 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.



NLMS#561504

OWE-06-23