

Money Talks



A newsletter for the members of Owensboro Federal Credit Union

October 2025

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 13
Veterans Day - November 11
Thanksgiving - November 27 and 28
Christmas - December 24 and 25
New Year's - January 1, 2026

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

Auto Loans

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

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



Reminder Annual Meeting October 27

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, October 27, 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.



Share Membership With Your Family This Holiday Season!

Bring them by one of our offices to join and take advantage of the benefits of membership. It's the gift that will last a lifetime!

Christmas Club funds were transfered to your Checking account on October 7. A Christmas Club Account is a great way to save for the holidays. Open an account, or increase your payroll deduction now and start saving for next year.

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 New feature

Scan the code to download the new Card Suite Lite App





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.

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 dinner 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 2025 or January 2026. 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 pay	yment in (check one):	
December 2025	or 📮 January 2026	
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.

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

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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