



Money Talks

A newsletter for the members of Owensboro Federal Credit Union

July 2020

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 Closing

Labor Day Monday, September 7

Auto Loan

Cash Back

Special

get up to \$300

when you finance or refinance at OFCU*



Get cash back for your loan today!

Auto Loan Amount	Cash Back Amount*
up to \$9,999	\$50 cash back
\$10,000 - \$19,999	\$100 cash back
\$20,000 - \$29,999	\$200 cash back
\$30,000 and above	\$300 cash back

Our lending team is ready to help you get cash back on your loan. Apply Today!

We will give you cash back, up to \$300, when you finance your auto loan or refinance from another lender, at Owensboro Federal Credit Union. Check out our Cash Back chart above to see how much you will get based on the amount of your loan. This great offer applies to new vehicles and refinances from another lender.

If you have a loan someplace else, this is a great time to bring it on over to your Credit Union for cash back and a lower monthly payment.

*Available for a limited time only. Must meet credit requirements. Applies to 2001-2020 vehicles. Must be a new Loan. Rates, terms and conditions subject to change without notice. Does not apply to refinancing of existing OFCU loans. Other restrictions may apply.

Online Banking Users: Keep Your Internet Browser Updated

When accessing our Online Account Access or Mobile Banking, please note you will need to be sure your internet browser is updated. Our system requires the most updated browser in order to ensure adequate security encryption can be maintained. If you experience a connection issue, please be sure your internet browser is updated. Let us know if you have an questions.



New Website Coming Soon...

We are currently working on redesigning our website. Please keep this transition in mind as you visit the site in the coming weeks as it may look different. We look forward to offering you an enhanced website that will be even more user friendly.

Annual Meeting Watch for more details coming soon regarding a newly scheduled date for our Annual Meeting.

We Are Here For You

COVID-19 has impacted normal life for all of us. Your Credit Union family wants you to know that we understand the challenges you are facing and we are here for you.

We continue to be open for business. Loans are available by appointment. Please do not hesitate to call us if you have a question. If you are having financial difficulties, we encourage you to reach out to us for assistance.

Owensboro Federal Credit Union Members Can Get \$200 Cash From Sprint

As a member, you get \$100 per line on up to two lines when you switch to Sprint on Unlimited Plus or Premium. Plus, \$100 Annual Loyalty Reward. Plus, 25% off select accessories in Sprint Stores. And the Sprint 100% Satisfaction Guarantee.

Claiming your cash rewards is easy

1. Switch to Sprint and mention that you're a credit union member.
2. Register at LoveMyCreditUnion.org/SprintRewards
3. Cash rewards will be deposited directly into your credit union account within 8-10 weeks.

Get rewarded for loyalty

Register now to receive a \$100 loyalty cash reward every year starting one year after registration.

Limited time offers. Activ. Fee: Up to \$30/line. Credit approval req. Cash Reward Offers: Phone lines only w/ 1 line on Unlimited Plus or Unlimited Premium plan. Avail. for eligible credit union members & member employees. \$100/line, max 2 lines. Req. activ. at point of sale. Excl. prepaid & ports made between Sprint or related entities. Limit 1 Sprint Perks Corp ID per acct. No add'l. discounts apply. Loyalty Reward: \$100/acct./yr. when acct. remains active and in good standing each yr. Transfer Reward: Existing Sprint customers who validate or transfer to the Sprint Cash Reward Program are eligible for a \$100/acct./yr. deposit on 12 mo. anniversary. Deposit: Cash Reward issued by CU Solutions Group. Sprint acct. must remain active and in good standing for 31 days to receive Cash Reward. Allow 8-10 wks. for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 10 wks., visit lovemycreditunion.org/reward-tracker. Satisfaction Guarantee: Call us to deactivate & return to place of purch. with complete, undamaged phone/device & receipt w/in 30 days of activ. We'll refund your phone/device cost, svc. charges & activ. fee. Excl. Int'l. usage not incl. in plan, prem. content & 3rd party billing. We'll refund your phone/device cost. Sprint dealer may impose add'l. fees. A \$45 restocking fee may apply. Visit sprint.com/returns. Other Terms: Offer/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Accounts that cancel lines within 30 days of activating on promo pricing may void savings. Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2020 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners.

Dividend Rates

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.

FREE Checking!

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

*Age restrictions apply.

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: 1-800-528-2273

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: 1-800-216-4223

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



OWE-06-20
NLMS#561504