

Money Talks

Refinance And Save

At OFCU we work hard to save you money! **Did you know refinancing your auto loan, from another lender, to OFCU, might actually lower your monthly payment?** Now that's a great way to start off the new year!

Used Vehicles

2.50%APR*

60 month term

Other rates and terms available

- Affordable Payments
- Low Rates
- Fast, Friendly Service
- Easy Application

Applying Is Easy!
Scan this code with your
Smartphone to apply!



*Annual Percentage Rate. Effective January 1, 2018 and subject to change. Must meet credit requirements. Not available for the refinancing of existing OFCU loans.

Switch To OFCU FREE Checking Today

Now is the time to switch to OFCU Checking! Choose from five different checking accounts. From our Freedom 50 Checking Account to our Student Checking Account there is something for everyone!

- \$1000.00 minimum balance
- Unlimited withdrawals
- No monthly service fee
- Basic checks are free



The holidays may sound far away, but it's never too early to start saving. A **Christmas Club Account** is a great way to make sure you'll have the money you need so you won't be stressed and worried about how to pay for gifts. If you don't have an account, open one now and start saving.

You're Invited To Our Annual Meeting

Tues., March 27, 2018

Dinner at 6:00pm
Meeting at 6:30pm
**Owensboro Christian
Church Community Center**

Banquet Tickets:
\$10 in advance or \$12 at the door

We are excited to hold our 66th Annual Meeting on Tuesday, March 27, 2018, at Owensboro Christian Church Community Center, 2818 New Hartford Road, Owensboro, Kentucky. The banquet will begin at 6:00pm with the meeting following at 6:30pm. All members are invited.

This is your opportunity to meet and talk with the Credit Union Board and staff. You will hear reports from the Board and Management on the progress of the Credit Union during 2017, and you will have the opportunity to discuss your comments and suggestions with other members like yourself. In addition, you might be one of the lucky winners of our door prizes.

Purchase your tickets in advance to ensure your reservation (you do not need a ticket if you plan to attend the business meeting only.)

Board Positions Open

There are positions to be elected to the Board of Directors and Supervisory Committee for 2018. If you are interested in being a candidate for one of these positions, contact a member of the Nominating Committee at the main office by March 16. The election will be held at the meeting.



www.ofcuonline.com

NATE - Audio Teller

(270) 683-9713
(877) 683-9713
(toll-free)

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**

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:
1-800-216-4223

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



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President's Message

Happy New Year! The new year is always a great time to make a fresh start. Many of you may be looking for ways to get in shape, and one important thing not to overlook is the shape of your finances. Whether you have credit card debt you want to trim, or are ready to start saving for your summer vacation, I encourage you to get your finances in shape in 2018. At OFCU, we offer many services that make your life easier and save you time and money. Check out our web site today and find out how choosing your Credit Union can help you get your finances in shape.

The start of the new year is often a time when we reflect on the past and look to the future. On behalf of the Board and staff I want to take this time to thank Steve Sharp, who retired this past fall, for his dedication and service to OFCU for 28 years.

We are excited for the year ahead and look forward to serving your financial needs. Please don't hesitate to stop by if you have any questions. We take pride in providing you with first-rate service and we are always looking for better ways to serve you. Plus, this year we will be working hard to connect with you and help you make the most of your membership at OFCU. You are family and we are always here to serve you and make your financial life easier.

- Doris Berry

Three Great Ways Membership Pays With Sprint®

It's Sprint's best Credit Union Member Cash Rewards offer ever!

Looking for a great plan and a little extra cash? OFCU members can tap into the Sprint Unlimited Plan and these amazing cash rewards.

1. Members can get a **\$100 CASH REWARD** for **every new line** you activate with Sprint.
2. Current Sprint customers get a **\$50** cash reward for **every new line** transferred into Sprint Credit Union Member Cash Rewards.
3. You'll get a **\$50** loyalty cash reward **every year** for **every line**.
4. Plus, credit union members are eligible for **25% off accessories** with the Sprint Credit Union Member Cash Rewards program.

Plus, enjoy Sprint's reliability, which now beats T-Mobile and performs within 1% of AT&T & Verizon*. You can also enjoy a great price for fully featured Unlimited.

Get started today!

- Become a Sprint customer and mention you're a credit union member
- Register at LoveMyCreditUnion.org/SprintRewards
- Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account

Get all the BENefits of credit union membership. Sign up today!

LEGAL: FPO *Claim based on Sprint's analysis of latest Nielsen drive test data for average network reliability (voice & data) in top 106 markets.

Home Loans Available At OFCU

Whether you are searching for a new home or would like to save money by refinancing your current home loan, be sure to make OFCU your first stop! We offer low rates and affordable payments to help you save money!

Holiday Closings

Martin Luther King, Jr. Day
Monday, January 15

Presidents' Day
Monday, February 19