

Money Talks



Nothing Beats FREE!
Switch To OFCU 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!

Free Checking

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

Apply Today!

November 20 - December 15
Holiday Food Drive

At OFCU, we truly believe in the credit union philosophy of "people helping people." We will be putting this into action by collecting non-perishable food items for local food banks this holiday season. We will also be accepting cash donations to purchase food. Help us make a difference in the lives of the needy in our community.

Simply drop off your food or cash donation at any of our locations
Monday, Nov. 20 through Friday, Dec. 15.



Wrap Up The Holidays At OFCU

Christmas Loan - The holidays can be tough on your budget. If you need extra money to make the holidays bright, we can help. Call us today!

Borrow up to \$2,500
with rates as low as 8%APR* with a 12 month term

*Annual Percentage Rate. Effective October 1, 2017 and subject to change. Must meet credit requirements.

VISA Credit Card - You'll save money with our no-annual fee, low fixed rate, and you can rest assured you'll be getting a great deal. Call us today to ask how to transfer balances from other higher-rate cards or to open a new account.

No annual fee • 25-day grace period on purchases

Christmas Club Account funds will be transferred on Oct. 10. Call us today if you don't have an account, or would like to increase the payroll deduction on your current account.



Holiday Closings

Columbus Day, October 9
Thanksgiving, November 23 and 24
Christmas, December 25
New Year's, January 1, 2018

Skip-A-Payment

OFCU understands the stress holiday expenses can put on your budget. Between finding the perfect gift, grocery shopping for holiday dinners 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 2017 or January 2018. 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.

Postponing 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 payments in the last 12 months. Interest will continue to accrue during the deferred period and will extend the original loan term.

YES! I want to skip my loan payment.

Name _____ Acct. # _____

I want to skip my loan payment in (check one):

December 2017 or January 2018

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.

Get A \$100 Cash Reward For Every New Line You Switch To Sprint

This new exclusive cash rewards offer is our best one EVER! Now, as a credit union member, you can earn \$100 for every line when you switch to Sprint®.

Here's how it works:

- Members get a **\$100** cash reward for **every new line** when you switch to Sprint®.
- Current Sprint customers will receive a **\$50** cash reward for every line transferred into Sprint Credit Union Member Cash Rewards.
- Plus, get a **\$50** loyalty cash reward **every year** for **every line**.

Here's how to sign up for Sprint cash rewards:

1. Become a Sprint customer.
2. Register at LoveMyCreditUnion.org/SprintRewards or in the Love My Credit Union Rewards® app.
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

Make the switch today and save with the Sprint Credit Union Member Cash Rewards!



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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