

April 2018



# Money Talks

*Spring Into Savings*

## Auto Loans



At OFCU we work hard to save you money! From affordable payments to fast service, you can rest assured you're getting a great deal at your Credit Union.

Did you know refinancing your auto loan, from another lender, to OFCU, might actually lower your monthly payment?

*Apply Today!*

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

### Used Vehicles

**2.50%** as low as **APR\***

63 month term

Other rates and terms available

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

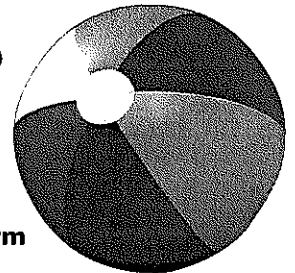


## Summer Fun

### Vacation Loan

Dreaming about a fabulous vacation? Whether you want to take a long weekend to Cancun or the entire family to Disney World this summer, your Credit Union can help get you there.

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



*Apply Today!*

\*Annual Percentage Rate. Effective April 1, 2018 and subject to change. Must meet credit requirements.

## 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!

## President's Message

Many of us have been looking forward to spring! There's just something about warmer weather and more hours of daylight that offer a sense of hope. Winter is behind us and summer is coming. Perhaps you've even been getting out a bit more around your house - noticing the deck that needs stained or envisioning the swimming pool you'd love to install.

We can help you get the money you need to make those home improvement dreams come true. You'll save money with our low-rate loan and affordable payments. Plus, you can take advantage of payroll deduction for making payments.

When it comes to saving, don't forget to check out our great low rates on auto loans. It may seem too good to be true, but refinancing your auto loan from another lender to OFCU might lower your monthly payment. Whether you're planning to purchase a new vehicle, or refinancing your auto loan from another lender, you can rest assured you'll get a great deal at OFCU.

Remember, summer is just around the corner! We can't wait to help you start planning your vacation with a low-rate Vacation Loan. Stop by our office today for more details and to apply. We look forward to serving you!

- Doris Berry

## 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

## Discover Sprint's Network Reliability & Cash Rewards

The BENefits of membership keep getting better! Right now, Owensboro Federal Credit Union members can enjoy the reliability of Sprint's network and a **\$100 CASH REWARD** for every new line you activate with Sprint®. Plus, get a **\$50** loyalty cash reward every year for every line.

### Reliability

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

### What you get:

- Members get a **\$100** cash reward for every new line you activate with Sprint
- Current Sprint customers receive a **\$50** cash reward for every line transferred into Sprint Credit Union Member Cash Reward
- Plus, get a **\$50** loyalty cash reward every year for every line
- Credit union members are eligible for **25% off accessories** with the Sprint Credit Union Member Cash Rewards program

### How you get it:

1. Become a Sprint customer and mention you're a credit union member.
2. Register at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards).
3. Allow up to six to eight weeks to see rewards directly deposited into your credit union account.

**Sign up today to discover the cash BENefits you'll enjoy with Sprint's best Credit Union Member Cash Rewards EVER!**

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



[www.ofcuonline.com](http://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](http://www.ezcardinfo.com)

To activate your

VISA DEBIT CARD:

1-800-216-4223

To activate your

VISA CREDIT CARD:

1-800-543-5073



NCUA

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## Holiday Closings

**Memorial Day**  
Monday, May 28

**Independence Day**  
Wednesday, July 4