



Money Talks

A newsletter for the members of
Owensboro Federal Credit Union

October 2026

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

Columbus Day - October 12
Veterans Day - November 11
Thanksgiving - November 26 and 27
Christmas - December 24 and 25
New Year's - January 1, 2027

Auto Loans

A Harvest Of Savings When You Finance At Your Credit Union

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!



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

Get Pre-Approved For More Buying Power!

One thing you can do to make sure you get the best deal possible is to get your loan pre-approved. Pre-approval gives you more buying power, because you already know you have the money you need when you are negotiating the price of the car. It will save you time and can help you get the price you want to pay. And of course we will help you get a monthly payment that fits your budget. Let us help you today!

Christmas Club funds were transferred to your Checking account on October 6. 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.

IMPORTANT Card Suite Lite App/Debit Card Info...

- You should have received a new Debit Card with a New Number and Tap To Pay. If you are using the Card Suite Lite App you need to update the App with your new card number.
- You will also need to contact any vendor/company that you have set up as a recurring payment and give them your new Debit Card number.

Old Debit Card numbers will no longer be active as of October 29, 2026.

Call us if you have any questions, or need assistance!



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!

Checking Account Options

Choose The One That Is Best For You!

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

Make the switch to Credit
Union Checking today!

Student Checking*

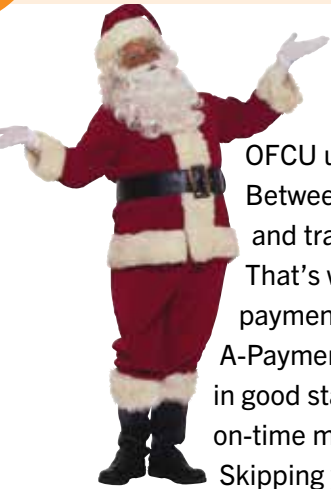
- Must show Student ID
- No minimum balance
- No monthly service fee
- Unlimited withdrawals
- Basic checks are free

*Limitations may apply. Age restrictions apply.

Stay Connected With us!



Follow us on social media...
Facebook and Instagram to
learn more about promotions,
holiday closings, etc... and to
stay connected with us!



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 2026 or January 2027. 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 payment in (check one):

☐ December 2026 or ☐ January 2027

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 Credit Card Info

To report a lost/stolen VISA CREDIT CARD call: 1-800-237-6211

To change your PIN on a 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 CREDIT CARD call: 1-800-543-5073

VISA Debit Card Info

To report a lost/stolen VISA DEBIT CARD or ATM CARD call:
1-888-263-3370

To report a VISA DEBIT CARD unauthorized or fraudulent transaction call 1-888-263-3370

To activate your VISA DEBIT CARD call: 1-855-726-4885



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