



# Money Talks

A newsletter for the members of Owensboro Federal Credit Union

April 2024

[www.ofcuonline.com](http://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 Closings

Memorial Day - Monday, May 27  
Juneteenth - Wednesday, June 19  
Independence Day - Thursday, July 4

## It's Time For Some Spring Cleaning!

Spring is here and it's time to get organized and do some spring cleaning. Maybe you are like many of us and have a pile of mail on the kitchen counter, a stack of important papers you need to file, or even items on your to-do list that need to be completed. Spring is a great time to get organized and make sure to take care of those loose ends.

As you dust off those cob webs, and start to get organized we want to remind you to make sure and **keep your information like your phone number and email address current with us.** This helps us serve you better and ensures you receive information in a timely manner.

Have you moved to a new location? Maybe you tied the knot and got married and changed your last name, or maybe you changed email addresses? Remember to let us know. Give us a call or stop by today to learn how to update your information.

# Auto Loans

**Always Check With Us First! We work hard to save you money and get you a payment you can afford.**

Rates as low as **4.50%APR\***

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

## Apply Today!

Call 270-683-1054, visit [www.ofcuonline.com](http://www.ofcuonline.com) or scan the code with the camera on your mobile device for a quick link to apply now!



\*Annual Percentage Rate. Effective January 1, 2024 and subject to change. Applies to 48 month term. Other rates and terms available. Must meet credit requirements. Not available for the refinancing of existing OFCU loans. Restrictions may apply. Payment example: \$10,000 for 48 months at 4.50%APR = \$186.43.



## Share membership with your family today!

**Bring them by one of our offices to join and take advantage of the benefits of membership!**

# Coming Soon...

Watch for more information coming soon on the exciting things below happening at your Credit Union...

- Our **ATM** at the Harvard Drive location will be getting a new home. We don't have an exact move date yet, but it will be relocating to the third drive thru lane.
- There will be changes coming soon to our audio teller, **NATE**.
- Great things are happening at our **Madisonville location** with an expansion coming soon! We are always looking for ways to serve you better and make your experience with us the best it can be.

## New Enhanced Debit Card Controls App

Owensboro Federal Credit Union's MobiMoney Debit Card controls mobile app will be replaced with the new and enhanced Card Suite Lite App.

Beginning at 2:00 a.m. CT on Tuesday, May 7, 2024, Debit Cardholders will no longer be able to access the MobiMoney App. Starting at 6:00 a.m. CT on that day, Debit Cardholders will need to download and register with the Card Suite Lite App and create a new Login Name, Password and add their Debit Card. Refer to the appropriate QR Code below to download the Card Suite Lite App to your phone. It is important that Debit Cardholders set up new Card Controls and Alerts within the Card Suite Lite App.

### New features from the Card Suite Lite application include:

- Enhanced card management that allows the user to archive or delete a card without deleting their user profile.
- Ability to set controls for contactless transactions.
- Ability to set spend limits globally, per day, or transaction.
- Ability to share card with trusted contacts.
- Additional merchant types further define user spending - including shopping, gifts and donations, insurance, education and more.
- Enhanced registration security including One-Time Passcodes.
- Enriched merchant data that includes the merchant's name and logo.
- A record of all alerts and notifications, including all changes made in the app (e.g., Freeze/Unfreeze)
- Ability to add a picture to your in-app profile.
- Increased transaction details with enriched data.

Apple QR code



Google QR code



Scan the code to download the new Card Suite Lite App and start using it on Tuesday, May 7.

## Checking Account Options

Make the switch to Credit Union Checking today!

### 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

#### 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.

## Pre-Approval

Thinking about buying a vehicle? Pre-approval gives you bargaining power since you are prepared with the money you need. It's easy to apply. Call us at 270-683-1054 or visit us online at our website [www.ofcuonline.com](http://www.ofcuonline.com). Our loan staff is ready to assist you.

## Stay Connected



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

## 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 Sept. 1, 2020, and subject to change monthly.

## 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: 1-833-933-1681

To report a VISA DEBIT CARD unauthorized or fraudulent transaction call 1-866-279-1399

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 call: 1-833-990-0795

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



NLMS#561504

OWE-03-24