



# Money Talks

A newsletter for the members of Owensboro Federal Credit Union

July 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

Independence Day - Thursday, July 4  
Labor Day - Monday, September 2  
Columbus Day - Monday, October 14

# Join Us For The Annual Membership Meeting On Monday, September 30

Dinner Tickets: \$10 in advance or \$12 at the door  
Purchase your tickets in advance to ensure your reservation.  
(You do not need a ticket if you plan to attend the business meeting only.)

Our Annual Membership Meeting will be held this year on Monday, September 30, in the Community Center at the Owensboro Christian Church located at 2818 New Hartford Road.

The dinner will be at 6:00pm and the meeting will start at 6:30pm. Visit with Credit Union friends, hear reports from the Board and staff, and participate in the door prize drawings. We hope you will join us!

There are two open positions on the Credit Union's Board of Directors. If you are interested in serving on the Board, contact a member of the Nominating Committee at the Main Office by September 20, 2024.

# Auto Loans

**Always check with us first! We work hard to save you money and get you a payment you can afford.**

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

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

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!



## Apply Today!

\*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.

## Need Money For Back-To-School Expenses?

From backpacks and supplies to tablets and tuition, the cost of going to school can really add up. If you need extra money to help with all your back-to school-needs, apply today!



**NOTICE:** Effective July 15, 2024, the Finance Charge method for Cash Advances will be the Average Daily Balance (including current transactions). The Interest Charge on cash advances begins from the date you obtained the cash advance, or the first day of the billing cycle in which it is posted to your account, whichever is later. There is no grace period. A portion of the Interest Charges for a billing cycle is computed by applying the monthly Periodic Rate to the “average daily balance” of your account. To get the average daily balance, we take the beginning balance of your account each day, add any new purchases or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.

## New Enhanced Debit Card Controls With Card Suite Lite App

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. (The Card Suite Lite App replaces the former MobiMoney App)

### New features from the Card Suite Lite App 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.

Scan the code to download the new Card Suite Lite App

Apple QR code



Google QR code



## Share membership with your family today!

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

## 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.

## 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



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