



Money Talks

A newsletter for the members of Owensboro Federal Credit Union

January 2025

www.ofcuonline.com

Main Office

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Branch Office

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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

Martin Luther King, Jr. Day

Monday, January 20

Presidents Day

Monday, February 17

High-rate debt costing too much?

Consider A Bill Consolidation Loan!

It is easy to accumulate credit card debt over the holidays. Maybe even more so these days with all the online shopping options. If you have credit card debt on cards that charge high interest rates and fees, you'll save money when you combine that into one payment with a Bill Consolidation Loan. Ask us about how much you might save today!



Switch To Our Visa Credit Card And Save!

Using credit cards that cost you way too much in high rates and fees? Switch to a our card. We offer no annual fee, a low fixed rate on purchases and new features such as alerts on your account. Let us help you get your finances on track this year. Call us today to apply!

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

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!



Give Your Credit Report A Checkup!

At OFCU, your account security and protection are a top priority. Crimes like identity theft continue to be on the rise and it is important for you to keep your account information safe. Your credit report is an important part of your financial life. It can determine whether you can get credit, how good or bad the terms for getting credit are, and how much it costs you to borrow money. It is important to make sure the information on your credit report is accurate.

Federal law gives you the right to check your credit report once a year for free. Visit AnnualCreditReport.com or call 1-877-322-8228.

For more information about how to protect yourself visit:
<https://mycreditunion.gov/fraud-prevention-center>

Access Enhanced Debit Card Controls With Card Suite Lite App

If you use our Debit Card, make sure to download and register with the Card Suite Lite App (**The Card Suite Lite App replaces the former MobiMoney App**). The Card Suite Lite App gives you the ability to add an extra layer of protection to your account, plus much more. With Card Suite Lite, you are in control. Fraud continues to be on the rise, so it is important to take action to safeguard your accounts.

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.
- 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.
- Additional merchant types further define user spending - including shopping, gifts and donations, insurance, education and more.

Scan the code to download
the new Card Suite Lite App

Apple QR code



Google QR code



Like Using Cash Only? Make sure to get our ATM Card for easy access to your money!

Do you prefer using cash only? We understand that not everyone wants to use a credit card to make purchases and would rather rely on cash. But depending on how your payday falls it could be on a day that we are closed meaning you can't get to your money.

We suggest you at least get an ATM card (for savings) or Debit/ATM card (for checking) so you can have access to your funds 24/7, 365 days a year at an ATM. The money comes directly out of your savings or checking account with the card making it just like cash, but better since you can use it to get your money anytime. We also offer the Card Suite Lite App to make it easy for you to have control of your debit/ATM card with enhanced services. See top of page for details.

Keep Your Information Up To Date With Us!

Like many people you may be thinking about getting your finances in shape for the new year and getting organized. Keeping your information up to date is an important part of that process.

Have you moved, changed your email or phone number? Be sure to update your information with the Credit Union, including beneficiaries and phone numbers associated with your debit and credit cards. It's important that we have your most up-to-date information in order to properly serve you and inform you of fraud alerts.

Start Planning For Spring Break Fun Now!

Thinking about escaping the cold for a warm, tropical paradise? We can help you get the money you need so you can fly away to sun and sand or get on the road for adventure.

Whether you are thinking a Spring Break get away, or are planning ahead for a summer vacation, let us help you make it happen with a loan that will fit your budget. Call us, or apply online today at our web site www.ofcuonline.com.

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 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

To activate your VISA DEBIT CARD call: 1-833-990-0795

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

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



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