



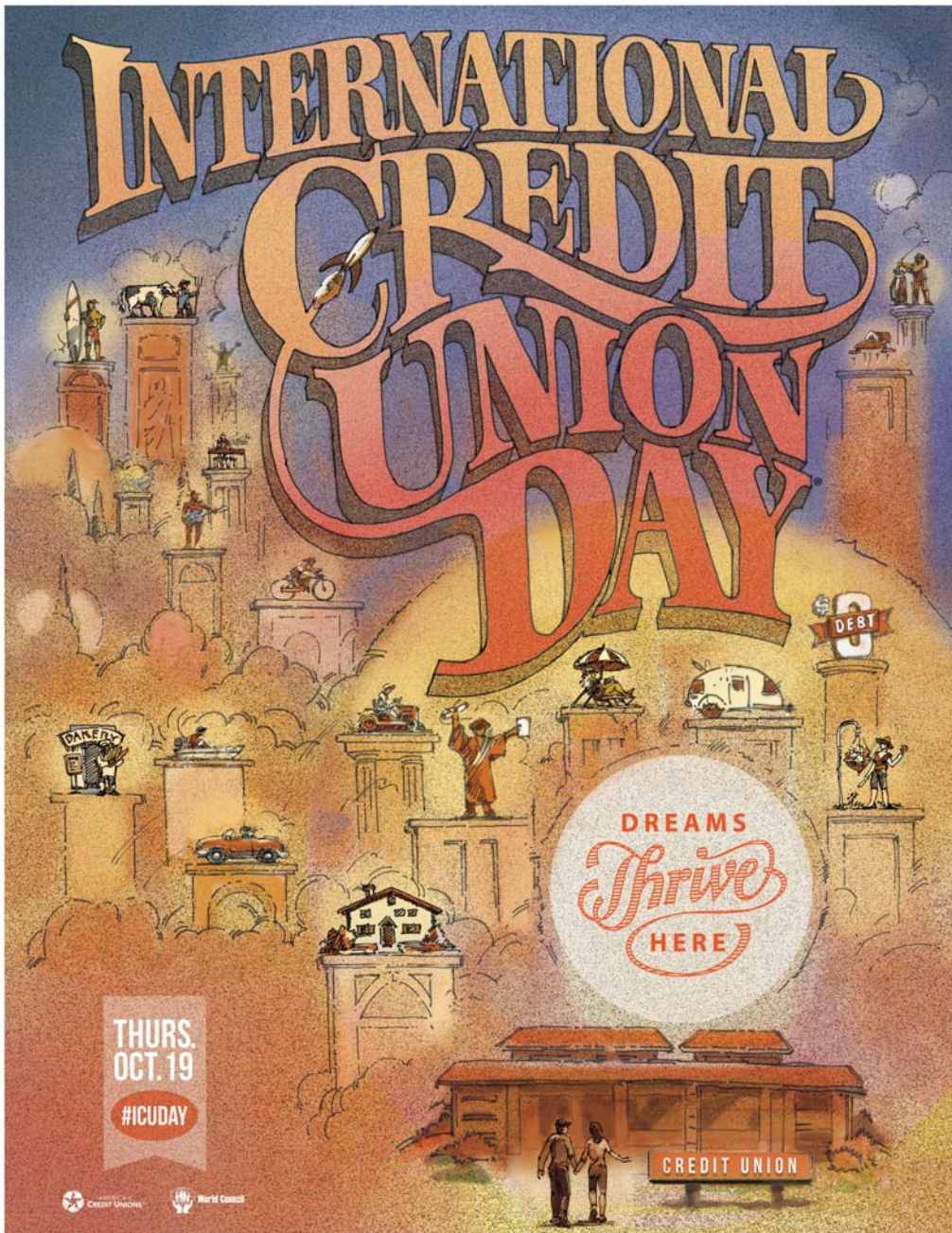
# First Class News

September 2017

The Quarterly Newsletter from Ohio's First Class Credit Union

## Inside This Issue:

- RE-LOADABLE VISA CARDS
- AUTO LOANS
- SPRINT SAVINGS
- 22 WINS FACTS
- CEO CAMEO



## Celebrate with Us!

Stop in and see us on October 19th.

Get your 2018 Calendar and enjoy Coffee and Donuts while you are here.

One calendar per person per account.  
Coffee and donuts available while supplies last.

SUPPORTED BY  HARLAND CLARKE

**The Board of Directors have approved a 4th Qtr. Share Dividend Rate of 0.15%!**

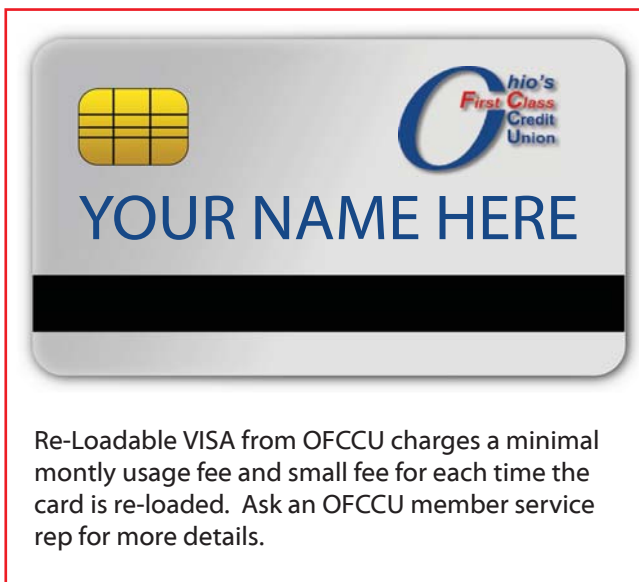
# RE-LOADABLE DEBIT CARDS NOW AVAILABLE!

RE-LOADABLE FROM \$100 UP TO \$5000

ADD FUNDS ONLINE, AT OFCCU OR  
USING A MOBILE APP

GREAT FOR TRAVEL AND COLLEGE STUDENTS

PERSONALIZED WITH YOUR NAME



CAN BE USED ANYWHERE THAT ACCEPTS VISA

# WINTER IS COMING

MAKE SURE YOU HAVE A RELIABLE RIDE

OFCCU OFFERS GREAT  
LOAN RATES AND  
TERMS ON NEW AND  
USED VEHICLES

APPLY TODAY



LOVE MY  
CREDIT UNION®  
REWARDS

## Get a \$100 Cash Reward for Every New Line You Switch to Sprint

This new exclusive cash rewards offer is our best one EVER! Now, as a credit union member, you can earn \$100 for every line when you switch to Sprint®.

Here's how it works:

- Members get a **\$100** cash reward for **every new line** when you switch to Sprint®.
- Current Sprint customers will receive a **\$50** cash reward for every line transferred into Sprint Credit Union Member Cash Rewards.
- Plus, get a **\$50** loyalty cash reward **every year** for **every line**.

Here's how to sign up for Sprint cash rewards:

1. Become a Sprint customer.
2. Register at [LoveMyCreditUnion.org/SprintRewards](https://LoveMyCreditUnion.org/SprintRewards) or in the Love My Credit Union Rewards® app.
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

Make the switch today and save with the Sprint Credit Union Member Cash Rewards!



# FACTS ABOUT "THE" 22 WINS

- 1.) Only 1 of the 22 wins was a walk-off win.
- 2.) The Indians trailed for only eight innings.
- 3.) They swept two doubleheaders.
- 4.) The Indians used 36 different players during the streak.
- 5.) The Indians clinched a postseason spot.
- 6.) The streak broke ratings records for SportsTime Ohio.
- 7.) Starting pitchers had a low 1.77 ERA during the streak.
- 8.) The Indians hit .306/.385/.552 during the streak.
- 9.) Cleveland won 15 games in 14 days.
- 10.) The Indians now have the best record in the AL.

Find out more at [www.cbssports.com](http://www.cbssports.com)

## Announcements:

Share Dividend Rate for 4th Quarter 2017 is 0.15%

## Upcoming Holiday Hours:

Columbus Day - Monday, October 9th - CLOSED  
Thanksgiving Day - Thursday, November 23rd - CLOSED  
Christmas Eve - Friday, December 22nd - CLOSED @ 12:30pm  
Christmas Day - Monday, December 25th - CLOSED  
New Year's Eve - Friday, December 29th - CLOSED @ 11:30am  
New Year's Day - Monday, January 1st - CLOSED

### Main Office:

1800 Carnegie Avenue  
Cleveland, OH 44115

### Hours:

M, Tu, Th, F 8:30AM - 4:30PM  
W 10:00AM - 4:30PM

Drive-Thru open every Friday until  
5:00PM

Phone: 216-241-1088 -or- 800-562-6029

Fax: 216-241-3213

Teller **24** 216-479-7430 -or- 800-562-6029

### Elyria Office:

345 East Bridge Street  
Elyria, OH 44036

### Hours:

M, Tu, 11:00AM - 4:30PM  
F 8:30AM - 4:30PM

C  
E  
O



**CAMEO**

### **CEO's Message**

It is hard to believe that we are approaching the end of another year. Before we know it the holidays will be here and we will be looking at 2018.

All of us at OFCCU want to thank you, our members, for believing in us and letting us be your financial institution.

We have recently had some personnel changes at OFCCU. A lot of the familiar Member Service faces are gone or have moved to different roles. We have a new group of tellers that are doing their best to learn all of our processes, as well as learning the members' faces. During their training, please don't be offended if you have to produce an ID or are asked some questions. We are all working to give you the best service possible, while making sure that we do it right.

Our Skip-A-Pay program will allow you to skip one payment per year on a qualified loan. If you need extra cash around the holidays the Skip-A-Pay can free up some of that cash for you. There is a nominal fee for a Skip-A-Pay.

VISA gift cards are great for many situations. If you have a college student who needs money while away at school or if you are looking for holiday gifts, VISA gift cards are available from the Credit Union.

This is also a time when many people are looking for a car. You may be in need of winter transportation, want to take advantage of year end deals or you may be looking at a Christmas present for yourself or a family member. Either way OFCCU has great loan rates. The loan staff will work with you to try and find a payment amount that will allow you to get the vehicle you need. We may also be able to save you money when you refinance existing loans that you have at other financial institutions.

We are excited to recognize our young members for doing well in the classroom. With school back in session, now is the time to bring your children, grandchildren, nieces and nephews into OFCCU to open an account and start teaching them how to manage their money.

Our staff is always here to help you meet your financial needs. On behalf of the staff, Board of Directors and Supervisory Audit Committee, I wish you all a happy holiday season.

Contact us to let us know when **we can start saving you money!**

Jeff Spada, CEO



**AMERICAN SHARE INSURANCE**

Your savings insured to \$250,000 per account. This institution is not federally insured.

MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.