



First Class News

October 2018

The Quarterly Newsletter from Ohio's First Class Credit Union



The Holidays are Coming

Make it MERRIER with OFCCU

Make Shopping Care Free Using...

OFCCU VISA Credit Card

- Rates as low as 8.99% APR*
- 2.99% APR* on balance transfers for 6 months
- 1% Cash Back on qualified balance transfers

* APR is Annual Percentage Rate. Approval based on credit worthiness.

Looking for a Better Way to Track Your Holiday Spending...

OFCCU RELOADABLE VISA DEBIT CARD

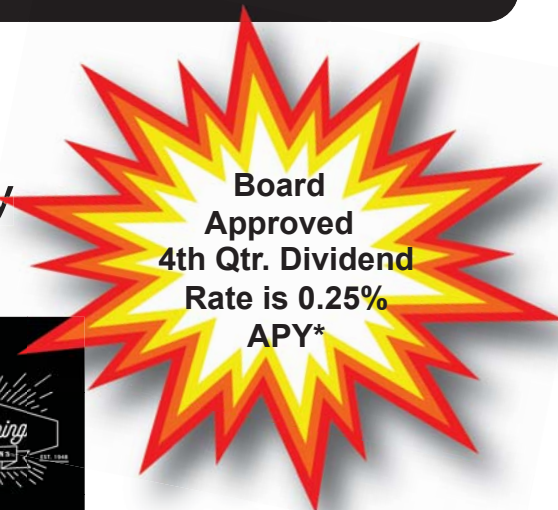
- Load up to \$5,000 with minimal fees
- Reloadable in person or mobile app on your smartphone or tablet
- Use it anywhere VISA is accepted



OFCCU is happy to welcome its newest SEG Group - Red Restaurant Group
We look forward to serving our newest members!



Celebrating Over 85 Years
International Credit Union Day
Find Your Platinum Lining



Celebrate at OFCCU
Thursday, October 18, 2018
Stop In for Donuts and Coffee



* APY is Annual Percentage Yield

Need a new vehicle before this is your morning commute?

**Get Pre-Approved
Before You Buy**

Make payments with
Direct Deposit, Monthly
Coupons, or ACH Debit.

Rates as low as

2.70 %
APR*

Apply Online Today
www.ofccu.com

* APR is Annual Percentage Rate. Approval based on credit worthiness. Rates and terms subject to change without notice. Membership eligibility required.

Let OFCCU be Your Piggy Bank

Offering above market rates on Certificates of Deposit along with additional rate premiums for First Class Seat Holders, New Money and Certificates over \$10,000.

We offer shorter and longer term certificates to meet your savings needs. 12, 24, 36, 48 and 60 month terms are available.

****We will match any verifiable CD rate throughout Cuyahoga County published in the last 30 days.****

To open an OFCCU Certificate of Deposit stop into our offices at Carnegie Ave in Cleveland or East Bridge Street in Elyria.

Find out more online at www.ofccu.com or by phone at (216) 241-1088




Open Ohio's First Class VISA Card today.

Stay Up-To-Date

- Special Promotions
- News and Information
- New Products/Services

Sign Up Online
www.ofccu.com

Subscribe to our Mailing List



CardValet

Protect your debit card through your mobile device by receiving alerts and defining when, where and how your debit card is used.

Your Card, Your Terms



Debit Card Enhancement is Coming - Details Soon



OFCCU has partnered with Washington National Life to offer members supplemental insurance products

- Should you become **DISABLED**, are you able to pay your monthly expenses for a long period? Yes _____ No _____
- Are you able to pay your copay and/or deductible on your health insurance plan? Yes _____ No _____
- Should you or your family member become diagnosed with a catastrophic illness, such as **CANCER, HEART ATTACK, or STROKE**, do you have enough money set aside? Yes _____ No _____
- Do you have enough life insurance to protect your loved ones financial future? Yes _____ No _____

If you answered **NO**, to any of these questions, stop in on Thursdays or Fridays to speak with Brian Thornton or call him at (440) 984-9625.

10 Things that happened during the 635 days the Browns didn't win.

- Eclipse Mania - A total solar eclipse spanned the U.S. coast-to-coast for the first time in 99 years.
- Greatest Oscar goof of all time - *La La Land* was announced as Best Picture, but it was actually *Moonlight* that won.
- Harry and Meghan - Prince Harry married American Meghan Markle, becoming Duke and Duchess of Sussex.
- Most-watched pregnancy ever? - April the Giraffe had her baby calf as humans watched for weeks.
- Superhero breakthroughs - Wonder Woman and Black Panther blew away box office sales.
- History in the Middle East - Women in Saudi Arabia were given permission to drive.
- Two Presidents - Barack Obama was President the last Browns win, and now again with President Trump.
- Figure Skating History - Mirai Nagasu was first U.S. woman to land the triple axel at the Winter Olympics.
- Thailand cave rescue - 12 Boys and their coach were rescued after being trapped in a cave that was flooded.
- Toys-R-Us - It was still a thriving store the last time the Browns won.

Congrats to the Browns winning and here's to many more!

courtesy www.news5cleveland.com and www.wkyc.com

Announcements:

Share Dividend Rate for 4th Quarter 2018 is 0.25%
October 18th - International Credit Union Day

Upcoming Holiday Hours:

Columbus Day - Monday, October 8th	CLOSED
Veteran's Day - Monday, November 12th	CLOSED
Thanksgiving Day - Thursday, November 22	CLOSED
Christmas Eve - Monday, December 24th	CLOSED @ 12:30pm
Christmas Day - Tuesday, December 25th	CLOSED
New Year's Eve - Monday, December 31st	CLOSED @ 11:30am
New Year's Day - Tuesday, 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

CEO 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 2019.

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

Please be aware of scammers that are out there trying to steal your money and information. They seem to appear in greater numbers during the holiday season. We try to be as diligent as possible to make sure a member is who they claim to be. We may ask some extra questions, require additional ID or not give some information over the phone. Please realize that this is being done with your best interests in mind. Please do your part and don't give out your VISA or debit card number, any passwords or other personal information to anyone.

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.

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 a Youth Savers 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