



First Class News

July 2018

The Quarterly Newsletter from Ohio's First Class Credit Union

Summer Car Loans that **SIZZLE**

Rates as low as 2.70% APR*

No Payments for 90 Days

Free Equity Savers

Payroll Deduction

Apply Online
www.ofccu.com

Drive BIG and
Pay small



**APR is annual percentage rate. Approval based on credit worthiness. Rates and terms subject to change without notice.*

CREDIT SCORE:

- Excellent
- Above Average
- Average
- Below Average
- Poor

Imperfect Credit Score?

Come to OFCCU for Your Auto Loan

- Members don't need a 700 credit score for auto financing.
- Our rates are much lower than sub-prime lenders.
- If you have verifiable income and a clean credit record for at least 18 months, OFCCU will work with you to buy more car for less money.

Open a Travel Club Today Pre-Pay Your Vacations for 2019

How It Works...

1. Deposit money into your Travel Club Account via direct deposit, wire transfer, or in-branch.
2. Build up a nice savings for next years vacation or trip.
3. Money is transferred from your Travel Club to your share account on June 1st by OFCCU.
4. Enjoy your travel!



Stop in to Open a Travel Club Today!

Vacations Last Longer with an OFCCU VISA!

- Rates as low as 8.99% APR*

- No Fee Cash Advances

- Balance Transfer Bonus of
1% to Your Shares

- Late Payment Fee Waiver

- Skip-a-Pay Service
(seasonal availability)

*APR is annual percentage rate. Approval based on credit worthiness. Rates and terms subject to change without notice.



Open Ohio's First Class VISA Card today.

Cash in on the BENefits of membership with



The BENefits of credit union membership and the reliability of Sprint's network will have you seeing dollars signs. Right now, **Ohio's First Class Credit Union** members can get a \$100 CASH REWARD for every new line you activate with Sprint®. Plus, get a \$50 loyalty cash reward every year for every line.

GET YOUR BENS!

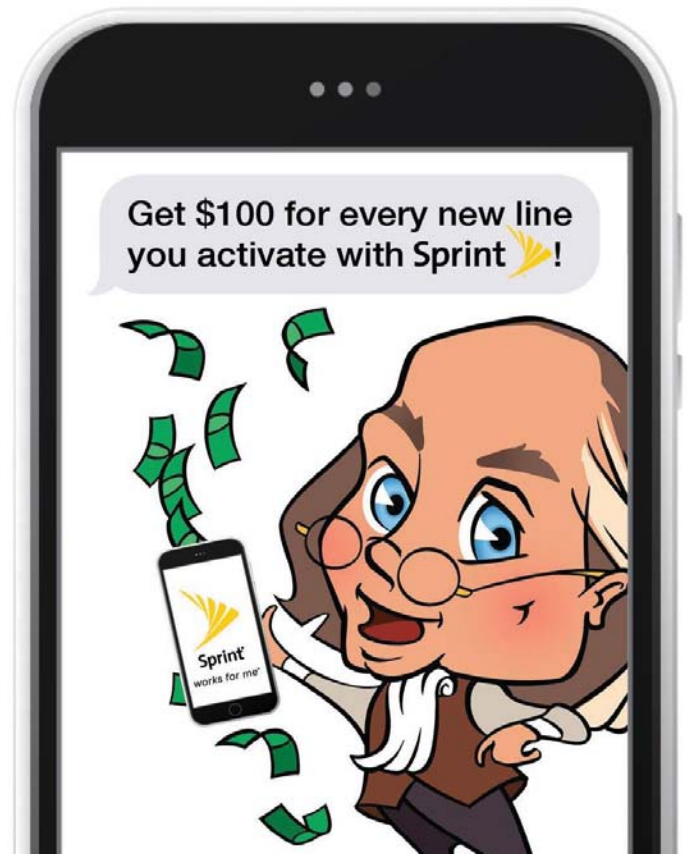
- \$100 for every new line you activate with Sprint.
- Current Sprint customers receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards.
- A \$50 loyalty cash reward every year for every line.
- 25% off accessories in store with the Sprint Credit Union Member Cash Rewards Program.

How to get it:

1. Become a Sprint customer and mention you're a credit union member.
2. Register at LoveMyCreditUnion.org/SprintRewards
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account.

Stay connected:

Visit LoveMyCreditUnion.org/Ben to learn about the BENefits you'll enjoy with Sprint's best Credit Union Member Cash Rewards EVER!



Lake Erie Facts

Lake Erie is the warmest of all the Great Lakes
Lake Erie freezes over more than the other Great Lakes
Lake Erie touches 4 U.S. States - NY, PA, MI and of course OH
The majority of the Lake's water flows in through the Detroit River
The main outlet is Niagara Falls through the Niagara River
It gets its name from the Iroquoian word erilhonan "long tail"
It played a pivotal role in the War of 1812, where U.S. Ships defeated British Ships

courtesy www.livescience.com

Announcements:

Share Dividend Rate for 3rd Quarter 2018 is 0.20%

Upcoming Holiday Hours:

Independence Day, Wednesday, July 4th - CLOSED
Labor Day, Monday, September 3rd - 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

I hope everyone is enjoying their summer and the warm weather

I want to thank everyone for their patience as we went through some software conversions earlier this year.

The most recent change involves the posting of payrolls. Previously all funds would be deposited to your target account and then transferred out as you directed. The change will now have money applied to all the accounts, as you directed and only the remaining balance will be deposited into your target account. This change will help reduce delinquency and alleviate confusion. We are always looking for ways to improve our services and reduce fraud risks and that sometimes requires changes to the way we have been doing things.

To further our commitment to the membership, the Board of Directors voted to raise the dividend rate for the third quarter to .20%. This rate is one of the highest in the area.

Also, we continue to offer premiums on share certificates for our members. We will pay you our regular certificate rate PLUS an extra premium if you have a First Class Seat, bring in money not on deposit at OFCCU or commit at least \$10,000 to your certificate. Ask one of our staff members for details.

While we continue to pay over market dividends, we are also proud that we have been able to keep our loan rates low. Whether you are looking for a new car, a motorcycle, maybe a jet ski or you just need to get away on that special vacation, OFCCU has a loan that can help you. A low-rate OFCCU VISA will allow those spur of the moment decisions or trips. Apply online today!!

Even though school is out for the summer, I want to make sure everyone is aware of our Youth Account Program. We are excited to recognize our young members for doing well in the classroom. Now is the time to open an OFCCU account for the young people in your lives and start teaching them how to manage their money.

Enjoy your summer and **call 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.