



First Class News

January 2019

The Quarterly Newsletter from Ohio's First Class Credit Union

Holiday Spendin' Got You Stressin'?



OFCCU has the Answer!

The OFCCU VISA Credit Card
Balance Transfer Special

- **2.99% APR*** for the first 6 months
- **1% Signing Bonus** Deposited into your **OFCCU Share Account**

Simply bring in your current credit card statement and your payment coupon to complete the balance transfer.

*APR is annual percentage rate. Approval based on credit worthiness. Membership eligibility required.



Open an Ohio's First Class VISA Card today.

Annual Meeting Invitation (Members Only)

Saturday - March 16th, 2019 @ St. Michael's Woodside

5025 East Mill Rd. Broadview Heights

Registration begins at 9:00am, Brunch at 9:30am

Cost is \$10 and reservations are required by March 6th, 2019.

Holiday Bills Put You Behind?

OFCCU's Skip-A-Pay can put you back on track!



Skip one loan payment per year and keep the cash in your pocket.

LET OFCCU HELP RELIEVE YOUR BUDGET WORRIES!

Only one skip-a-pay per year on qualifying loans. \$35 fee per skip-a-pay approval.



Tax Season is upon us. OFCCU has our tax specialist Greg here to help prepare your taxes for you.

Greg is available starting mid January during the following times:

Tuesday Mornings & Thursday Afternoons

Please call for an appointment at 216-241-1088 ext. 226



Happy Birthday Loan requirements are changing. To qualify for a Happy Birthday Loan, you must have YOUR PAYROLL or RETIREMENT direct deposited into YOUR OFCCU account. Deposits from other people will no longer qualify you for a Happy Birthday Loan.

IMPORTANT INFORMATION REGARDING YOUR TAX RETURN DEPOSITS

To help reduce fraud and scam potential - You can only have your own tax refund deposited into your OFCCU Account. If it is a joint return, both people **MUST** be joint owners of the OFCCU Account it is to be deposited into.



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www.ofccu.com

Wishing our members and their families a safe and prosperous New Year!



Direct Deposit Notice

If you have Direct Deposit coming into OFCCU and your job status changes, please let us know. Loan payments and transfers to other accounts are setup according to your direct deposit.

If your deposit comes in from a different source it needs to be setup for your loan payments or transfers.



Don't regularly use your OFCCU Account?

Now is the time to make a deposit so that your account isn't dormant. An account with no activity for one year is considered dormant and subject to monthly fees.

Some Really Bad New Year's Resolution Ideas

- Setting a weight number to achieve for yourself.
- Vague resolutions to "Be Better".
- Resolution to get married.
- Setting goals to eliminate carbs or fats in your diet.
- Resolutions to organize everything in your life.
- Outlawing splurges of any kind.
- Going on a trendy crash diet.
- Resolutions that are negative or start with the word stop.

To read more and find out details about these resolutions, please visit <https://www.livestrong.com/slideshow/1009143-14-new-years-resolutions-bad-ideas/>

Announcements:

Share Dividend Rate for 1st Quarter 2019 is 0.25%

Annual Meeting - Saturday, March 16th
St. Michael's Woodside 5025 East Mill Rd., Broadview Heights
Registration begins at 9:00am, Brunch at 9:30am
Cost is \$10 and reservations are required by March 6th.

Upcoming Holiday Hours:

Martin Luther King, Jr. Day, January 21st	CLOSED
Presidents Day, February 18th	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 the New Year finds you safe and healthy and that you had a happy Holiday Season.

The Board, staff and I thank you for allowing us to be your financial institution. We do not take this lightly and strive to give you the best service and products that we can.

Please note the changes in this newsletter related to Happy Birthday Loan qualifications.

Also, if you plan to deposit your tax return, all names on it must be co-owners of the account into which the funds are being deposited.

If you have questions on either of these, PLEASE call us and let us explain it to you.

For those of you that may have been a little too generous for the holidays, OFCCU is here to help put money back into your pocket. Our Skip-A-Pay program will allow you to skip one payment per year on your qualified loans for a minimal fee.

Now is the time to open a Christmas Club account to help ease the burden next Christmas! Putting a small amount in your Christmas Club every pay can lead to a more enjoyable holiday season. A deposit of \$25 every pay starting in January would give you \$550 in November to start your shopping. We also have a Travel Club, which is a great way to save for your summer vacation.

Keep your OFCCU debit card secured! Use our Card Valet phone app. This product will allow you to set limits on your debit card use, receive alerts, or turn your OFCCU debit card on and off. Call the Credit Union for more details.

The staff and I look forward to helping you with your financial needs in 2019. **Let us know when we can start saving you money!**

Jeff Spada
CEO