



First Class News

December 2017

The Quarterly Newsletter from Ohio's First Class Credit Union

Auto Loans From OFCCU

*Rates as Low as**

Untitled Vehicle Rates **2.70** % APR*

3.00 % APR* Previously Titled Vehicle Rates



You Don't Need Perfect Credit

Inside This Issue:

- Holiday Spending Hangover
- OFCCU Youth Accounts
- Remote Deposit Capture
- Tax Specialist
- CEO CAMEO

* Must meet OFCCU requirements. APR is annual percentage rate. Approval based on credit worthiness.

2018 Certificate Special

1.50 % APY*

30 Months

2.50 % APY*

60 Months

Split the Balances and/or Tier Maturities with no fee.

* APY is Annual Percentage Yield

HAVE A HOLIDAY SPENDING HANGOVER?

OFCCU HAS YOUR HANGOVER CURE

- **LOAN SKIP-A-PAY**
- **SIGNATURE LOANS**
- **VISA CARDS**
- **CHRISTMAS CLUB ACCOUNTS**



Skip-A-Pay* allows you to skip a monthly payment to keep some extra cash in your pocket.

Signature Loans from OFCCU can consolidate your high interest loans to one convenient monthly payment.

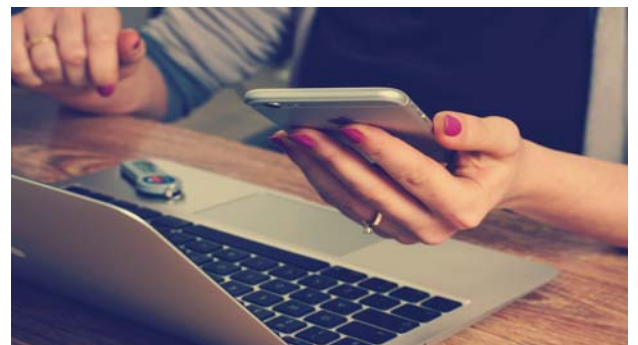
OFCCU VISA Card offers FREE balance transfers from your other high interest credit cards.

Christmas Clubs offer you the ability to setup a savings plan that disburses close to the end of the year so have cash in hand to spend during your Holiday.

** Interest continues to accrue during Skip-A-Pay*

REMOTE DEPOSIT CAPTURE

We know you're busy. Why not save a trip to the branch? Easily deposit checks into your checking account from the comfort of your home with OFCCU's Remote Deposit Capture. Using our Mobile banking App* on your iPhone or Android device to deposit your checks can save you time and gas. Make a quick, secure deposit all from your phone, whenever, wherever.



To Use Mobile Deposit:

Download "Touchbanking" from the App Store or Google Play to your phone

- Install the App
 - Enter App code "ohiomobile"
 - Enter the same Logon ID and Security Code you use for our Online Banking
- If you are having problems downloading the app, call the credit union at 216-241-1088.*

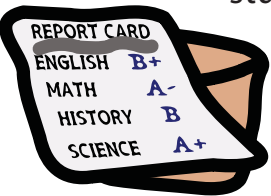
- Once logged into the app, to make a deposit, select the "deposits" icon at the top or bottom of the app and then enter deposit details when prompted.
- Endorse your check "For Mobile Deposit Only to OFCCU". (Checks may not be accepted if not endorsed properly.)
- Snap a picture of the front and back of the check.*
- Confirm the Deposit.

Cut off time for same day deposit is 3:00 p.m. on regular business days we are open; deposits will show up in your account after 8:00 p.m. To utilize Touchbanking and Remote Deposit Capture, you must be enrolled and active in online banking. Checks deposited through remote deposit capture are subject to normal check holds. Remote Deposit Capture will only allow you to deposit to a checking account. See credit union for terms and conditions. Checks not endorsed properly with "For Mobile Deposit Only to OFCCU" may not be accepted. Remote Deposit Capture is functional on iPhone and Android apps only. Data rates may apply.

Need a 2018 Resolution?

Open a Youth Savers Account

Parents, your child's good grades and attendance equal free money through OFCCU's Youth Savers Program. The program is open to children from birth thru the age 17. Upon opening a new account for the child with a deposit of \$25, OFCCU will open a Youth Share Certificate (YSC) with a \$10 deposit. If a student brings in their report card, OFCCU will add to the YSC, \$5 for every A, \$3 for every B in core curriculum classes up to a max of \$25 per grading period. In addition, if the student provides proof of perfect attendance, OFCCU will add \$5 to the YSC.



The YSC will have an interest rate equal to that of the current 5 year OFCCU Share Certificate. The YSC will automatically renew at the then current 5 year rate.



For more information call us at (800) 562-6029 or stop into one of our convenient locations.

Annual Meeting Invitation (Members Only) Saturday, March 24th, 2018 @ St. Michael's Woodside 5025 East Mill Rd. Broadview Hts.

Doors open at 9:00am followed by brunch and business meeting. The cost for brunch is \$10 and reservations are required.



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

Greg is available starting January 30th during the following times:

Tuesday Mornings & Thursday Afternoons

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

OFCCU will only accept Income Tax Refund deposits when on a:

Individual Tax Return, the payee named on the return is either the primary or joint account owner; or
Joint Tax Return, both payees named on the return are owners of the account.

Comedian Resolution Quotes

"My new year's resolution was to start smoking. One day in and I already stopped." - David Spade

"My New Year's resolution is to be less perfect." - Jim Gaffigan

"My New Year's resolution is to do more underwear modeling." - Ricky Gervais

"My resolution last year was to quit working out and it went so well that this year I'm resolving to keeping last years streak going." - Larry the Cable Guy

"I usually make ones that are like I want to gain a lot of abdominal weight. That way I'm not disappointed." - Conan O'Brien

Announcements:

Share Dividend Rate for 1st Quarter 2018 is 0.15%

Upcoming Holiday Hours:

New Year's Day - Monday, January 1st - CLOSED

Martin Luther King Jr. Day - Monday, January 15th - CLOSED

President's Day - Monday, February 19th - 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

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CAMEO

CEO's Message

I hope that the New Year finds all of 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.

You may have noticed that the office staff has experienced some change, due to retirements and employees moving out of the area. We appreciate your patience with the new staff. They do not have the experience or recognize faces like their predecessors.

For those of you that may have been a little too generous for the holidays, OFCCU is here to help put money back in 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 Christmas, 2018. 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.

When you get your tax refund, remember that we have two above market Share Certificates for money not currently deposited at OFCCU. A 30-month certificate pays 1.50% APR and a 60-month certificate pays 2.50%APR!!

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

The staff and I look forward to helping you with your financial needs in 2018. Let us know when we can help you **start saving you money!**

Jeff Spada, CEO



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.