



Onaway Community Federal Credit Union

News and Notes...

April 2008

Built by you,
Owned by you.

Onaway-Main Office
20855 Washington Ave.
Onaway, MI 49765

Phone: 989-733-8557
mainoffice@ocfcu.net

Rogers City Branch
279 Bradley Hwy.
Rogers City, MI 49779

Phone: 989-734-2772
rcoffice@ocfcu.net

Indian River Branch
6315 S. Straits Hwy.
Indian River, MI 49749

Phone: 231-238-8331
iroffice@ocfcu.net

Wolverine Branch
12842 S. Straits Hwy.
Wolverine, MI 49799

Phone: 231-525-8118
woloffice@ocfcu.net

CU*Talk Audio Response
1-800-860-5704 access
code 122

Online Banking
www.ocfcu.net



Spring Greetings!!



Now that the snow and bitter cold months are hopefully behind us, we can look forward to rain showers and spring flowers. Along with the arrival of warmer weather and sunny days, we would like you to join us in welcoming Patricia Schroeder as our newest Part-time Teller for our Onaway Office. Welcome aboard the Credit Union Team!



OCFCU Cardinal Branch

Introducing the newest addition to the Onaway Community Federal Credit Union, a student run branch located inside the Onaway Area School! The Cardinal Branch opened in January and operates on Tuesdays and Thursdays during lunch hours. The School Branch helps the Onaway students learn the value and importance of saving, as well as teaching them valuable work skills!



Front: Alexis Metty, Cassidy Hyde, Olivia McDonald, Kristen Maiani, Kourtnei Hyde, Faith Chapman, Sam Brassuer, Megan Estep, Briana Domke, and Adam Richard.

Missing from picture are Raquel Moran and Erika Price.

Back Row: Bob Szymoniak, Superintendent, Kara Mix, OCFCU Cardinal Branch Representative, and Scott Pauly, CEO Onaway Community Federal Credit Union.



57th Annual Meeting Report

The Onaway Community Federal Credit Union held its 57th annual meeting on February 23rd. Our 2007 Annual Report is available for you at any of our branch locations.

Re-elected to the Board of Directors for three-year terms were David Havel (1358 votes), Mike Parrott (1260 votes), and Bob Bischer (1234 votes). Re-elected for a one-year term was Bernie Schmelzter (1223 votes) and John Mero (1084 votes).

Presented with new employee pins were Heather Hilliker, Tara Kowalski and Patricia Schroeder.

Employees recognized for their years of service with the Credit Union were Doreen Price with forty years, Kathy Arkwood for ten years and Cindy Hyde with ten years. Congratulations!

A New Volunteer pin was presented to Jean Horrocks who was appointed to the Supervisory Committee in 2007.

In closing, President Schmelzter thanked everyone for attending, and continued to encourage the membership to take advantage of the numerous products and services that the OCFCU has to offer!

Congratulations to this year's winners!

Denise Parrott– Starbucks® Gift Basket
Mary Witulski– Digital Picture Frame
Marlene Hopkins– Spa Gift Basket
Louis Lewandowski– Digital Camera

Plus all of our cash prize winners!
Also, Thank You Manzana's Deli for catering
the wonderful dinner!

The OCFCU 2008 Board of Directors :

Bernie Schmelzter.....President
Michael Libby.....Vice President
David E. Havel.....Treasurer
John Mero.....Assistant Treasurer
James Morgan.....Secretary
Jan Bieri.....Director
Bob Bischer.....Director
Michael Parrott.....Director
Tom Peterman.....Director



Office Closing Schedule

**All Onaway Community Federal
Credit Union Offices
will observe the following holidays:**

**Friday, March 21st – Good Friday: All offices
will be closed from 12 p.m. to 3 p.m.**

**Monday, May 26th – Memorial Day: All
offices will be closed**

**Remember we are still here to serve you 24/7
with Online Banking at www.ocfcu.net or by
Audio Response at 1-800-860-5704
(access code 122)**

Saturday Hours!!!

**Beginning in June we will be offering
additional Drive-thru hours on
Saturdays at our Indian River and
Rogers City Offices from
9:00 a.m. to 12:00 p.m.**



Identity Theft: What to do if it happens to you.

If your wallet has been lost or stolen, sometimes within hours thieves can steal your identity and may order expensive monthly cell phone service, apply for other credit cards, get credit lines approved, and more unless you make a few important telephone calls that will limit the damage.

First call the three major credit reporting agencies

(Equifax: 1-888-766-0008, Experian: 1-888-397-3742, and Trans Union: 1-800-680-7289) and ask them to immediately place a Fraud Alert on your name and Social Security Number. The alert means any company that checks your credit knows your information was stolen and they have to contact you by phone to authorize new credit.

Next, notify the SSN national fraud hotline at 1-800-269-0271.

Then, cancel your credit/debit cards immediately.

Then contact all of the Financial Institutions you have accounts with. This will allow them to take any further precautions regarding the accounts you hold.

Last, but not least, file a police report the same day, if at all possible, in the jurisdiction where it was stolen, because this proves to credit providers that you are diligent, and is an important first step towards an investigation.



Join the Dollar Dog Kids Club!!

The Easy Way To Teach Kids How To Save And
Manage Money!



Official Club Membership Card– Bring it with you when you come to the Credit Union

Fun Chest Gifts– Free gift with every deposit over \$5.00

Dollar Dog Online– Fun things to do and learn online at the Credit Union Website www.ocfcu.net .

Financial Tools For Kids– Education is the key to success. Club activities and tools are designed to help kids learn money management.

And More!

Give Your Kids a Financial Head Start!! Joining Is Easy!!

Open a **Dollar Dog Kids Club™** account for each of your children or grandchildren. Dollar Dog™ Membership is FREE! If your children already have a credit union Share Savings account, they are already signed up.