



Onaway Community
Federal Credit Union

Built by you,
Owned by you.

Onaway-Main Office
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Onaway, MI 49765

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Rogers City, MI 49779

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

CU*@Home Banking
www.ocfcu.net



News and Notes...

January 2008

Winter Greetings!



We hope everyone had a wonderful holiday season. It will be nice to be able to enjoy some of the winter season now that the rush is over.

With the arrival of the New Year, we would like to begin by proudly introducing Denise Freel's second grandchild. Chloe Anne was born on October 17th and weighed 7lbs and 15oz. Her proud parents are Denise's daughter and son-in-law Nikki & David Compau. Congratulations!



Thanks for a Great Year!

In keeping with the credit union philosophy of not for profit but for service, it is with great excitement that the Onaway Community Federal Credit Union Board of Directors wishes to announce

**an interest rebate to our borrowing members,
and a dividend bonus to all of our members!**

You will notice the interest rebate on your December statement, and the dividend bonus on your first quarter statement of 2008.

As always the Onaway Community Federal Credit Union continues to keep **you** the membership in mind, and wishes each and every one of you the best in the New Year!!



You're Invited!!

To the 57th Annual Meeting
Saturday, February 23rd, 2008

Keep this date open to be sure and attend the Onaway Community Federal Credit Unions 57th Annual Meeting at the Onaway Area School Cafeteria. Dinner will begin at 5:30 p.m., and the Business Meeting will begin at 6:30 p.m.

MEETING

DINNER ***PRIZES***

2008 Board of Director Election

Be looking for your ballot and candidate information for the Board of Director Election in the mail; if you haven't received it already. Ballots must be received by midnight February 18, 2008.

Results of the election will be announced at the Annual Meeting on February 23, 2008.



Identity Fraud...Who is at Risk?!

Unfortunately, we are all at risk of identity fraud. There are preventive measures we can take to protect ourselves from this type of fraud.

- * Secure personal information in your home including social security cards, credit union statements, credit card statements, tax returns, and any unused or cancelled checks.
- * Use a shredder to destroy personal information.
- * Question requests for your social security number.
- * Internet "phishing" scams can mimic legitimate organizations and websites. Do not disclose personal information online unless you initiate the transaction and can verify the website is secure.
- * Secure your mail, and collect it promptly.
- * Check your credit report regularly (2-3 times a year).

Following these simple preventive measures will help keep you safe from becoming a victim of Identity Fraud.



Office Closing Schedule

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

- Monday, February 18th –Presidents Day: All offices will be closed
- Friday, March 21st -Good Friday: All offices will be closed from 12 p.m. to 3 p.m.

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)

To learn more about these convenient self-service

Here's Why your IRA should be at the Onaway Community Federal Credit Union.

If you don't have an IRA, you owe it to yourself and your financial future to start your account now. And even if you have an IRA somewhere else, there are some compelling reasons for moving your account here.

Our rates are competitive, your account is insured, and we pay particular attention to your personal financial needs, because at the Onaway Community Federal Credit Union you are a member, not just a customer.

That's why if you already have an IRA, you should consider moving it here. Simply contact one of our offices today, and they will help start the process for moving your funds.

Starting your IRA, or transferring it to the credit union, could be one of the best financial moves you'll ever make. If you would like more details or have any questions, call one of our offices today!



Protect Yourself From Scams!

- If you receive a letter in the mail with a check, this is probably a scam. The promises in these letters are never true. The purpose of the scam is to get money out of your account, not to put money in.
- Never provide your account number. This information can be used to withdraw money from your account.
- Remember that these are hardened criminals.
- If they get your money, you'll never get it back. It's very difficult to locate these criminals and prosecute them.
- If you receive something in the mail that you are unsure of please contact the Credit Union with any questions.



Saturday Hours!!

Just a reminder that we offer drive-thru hours on Saturdays at the Main Office from 9:00 a.m. until 12:00 p.m.