



Onaway Community Federal Credit Union

News and Notes...

January 2009

Built by you,
Owned by you.

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

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

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

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

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

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

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

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

CU*Talk Audio Response
1-800-860-5704 access code
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It's Me 247 Online Banking
www.ocfcu.net

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.

We would like to remind everyone that your money is safe with us. The NCUA insures your share accounts for up to \$250,000.00. Additional NCUA coverage is available on qualifying retirement accounts, joint accounts and trust accounts...stop by or call to see how.



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 2009.

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 58th Annual Meeting
Saturday, February 21st, 2009

Keep this date open to be sure and attend the Onaway Community Federal Credit Union's 58th 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***



2009 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 16, 2009. Results of the election will be announced at the Annual Meeting on February 21, 2009.



Relax...Welcome Home

You might not know it from the daily news, but this is a good time to apply for a home loan.

The bad news headlines about mortgages mostly tell about homeowners who made risky mortgages with other lenders--lenders who want a loan on the books even if it's a bad deal for you.

We don't operate that way. You're a member, a part owner of the credit union. It's important to us that you can live with your loan.

Rates still are low and payments can be manageable. A credit union loan officer can explain your options, so your payment is one you truly can live with.

Call us today to start your home loan process.



VISA Payment Accounts

Did you know that you could pay your Onaway Community Federal Credit Union VISA Card payment at any one of our offices or online? It's as easy as logging on to www.ocfcu.net, stopping in, or calling any one of our four locations.


No more stamps, envelopes, or even checks! The Credit Union can even transfer your payment from your Savings or Checking to make your OCFCU VISA payment! Ask now!


We Avoid Making Risky Loans


We avoid making risky loans. We make it our business to know the people we lend money to. We've been providing financial services to members for generations. We keep it local by reinvesting right here close to home. Some may say we're conservative, and they're right...we are. That's why we're a safe place to keep your money.




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, and 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, the Rogers City Office and the Indian River Office from 9:00 a.m. until 12:00 p.m.