



# Onaway Community Federal Credit Union

Building Financial *Trust*  
and *Stability*, One  
Member at a Time.

**News and Notes...**

October 2009

### 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  
122

### It's Me 247 Online Banking

www.ocfcu.net

# Fall Greetings!



As the beautiful colors of the autumn season arrive, we hope everyone had a wonderful summer! It's hard to believe that school has begun, and summer is over. If your college students have not applied for a Debit or VISA card, be sure to stop by and pick up an application for them. Our VISA card offers a terrific rate of only 9.9% A.P.R., and our Debit card allows them to withdraw funds any time of the day, no matter where they are located, as well as making purchases without the hassles of writing a check! We would like you to join us in welcoming the newest member of our staff, Jennifer Pawlaczyk. Jennifer joined our team in July as the new VP of Lending. Welcome!!



## Celebrate Credit Union Week: "Your Money. Your Choice. Your Credit Union."

What do 177 million people worldwide have in common? They have joined a credit union to help them achieve their financial goals. This year's theme for credit union week, "Your Money. Your Choice. Your Credit Union," reflects the advantages that credit unions provide their members.

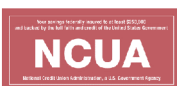
More than ever, people everywhere are seeking access to fair and affordable financial services from a provider they can trust. They've turned to credit unions where they can experience an open, democratic cooperative that puts people before profits. This year's theme illustrates that through equal ownership and voting rights, members are in charge of their credit unions. The theme also represents the value, trust, and high-quality service that people looking for a safe place to save and a fair place to borrow find at the credit union. Thank you for making the credit union the choice for your money.

In honor of credit union week, October 13th through the 16th we will be celebrating in all of our offices with several activities, give-a-ways, and will be promoting our products and services all week! We invite all of our members to stop in to their nearest location to take part in this celebration!



## Just for you!!

The Main Office of the OCFCU now has an automated coin counter for your use. Stop in for details!!



## Office Closing Schedule

All Onaway Community Federal  
Credit Union Offices

will observe the following holidays:

Monday, October 12th– Columbus Day:  
All offices will be closed

Thursday, November 26th –Thanksgiving Day:  
All offices will be closed.

Friday, November 27th  
All offices will be closed.

Thursday, December 24th– Christmas Eve:  
All offices will close at 12:00 p.m.

Friday, December 25th– Christmas Day:  
All offices will be closed.

Saturday, December 26th  
No Drive-thru Hours

Thursday, December 31st– New Year's Eve:  
All offices will close at 12:00 p.m.

Friday, January 1st– New Year's Day:  
All offices will be closed

Remember we are still here to serve you 24/7 with  
Online Banking at [www.ocfcu.net](http://www.ocfcu.net) or by Audio  
Response at 1-800-860-5704



## Address Changes

Moving? Going South for the Winter months?  
Make sure you change your address with us!!  
Information we send to you cannot be forwarded, so  
changing with the Post Office alone isn't enough.  
Make sure before you leave, you stop into any of  
our locations to sign a change of address form, or  
update your address  
through your Online  
Banking account at  
[www.ocfcu.net](http://www.ocfcu.net) .



## Attention Loan Members!!

If you choose to change your insurance  
coverage to comprehensive on your recreational  
vehicles for the winter months, you **must** contact a  
loan officer for approval.

## Ho-Ho-Ho-liday Loans

The holidays are just around the corner, and this year especially, that may not be news of good cheer. The credit union is here to help. Our popular holiday loans are back! Use the money for whatever you need to make your holidays happy and bright. A holiday loan can actually save you money when you leave your credit cards at home. That's because department store and other credit cards may have interest rates as high as 24 percent. With an OCFCU holiday loan, you'll only pay for presents, shipping and postage, decorations, food, and other expenses once. Plus, a holiday loan can help you stick to your budget because it puts your spending on a cash basis. To put the "ho-ho-ho" back into your holidays, see an OCFCU Lender beginning November 2nd for details!



## 2010 Board of Director Election

In 2010 there will be three, 3-year positions available on the Board of Directors. Following a review of incumbents and additional qualified members, the Nominating Committee consisting of Dave Havel, Mike Libby, and Terry Materna has made the following recommendations: John Mero (Incumbent), Jim Morgan (Incumbent), and Tom Peterman (Incumbent). Thank you for volunteering for this committee.

If anyone is still interested in running for the 2010 Board of Directors, nomination by petition is available until November 13, 2009. For more information on this process and directorship qualifications, please contact President/CEO, Scott Pauly at (989) 733-8557.

**John M. Mero -(Current Board Member)** has been a member of the OCFCU for 55 years. He is a graduate of Central Michigan University. John was formerly the Director of Making Things Work, Inc., a training and consulting firm. He is now retired and enjoying the many things he likes to do. John also serves as a Director on the Board for the Presque Isle County Library.

**James Morgan -(Current Board Secretary)** has been a member of the OCFCU since 1951, and has served on the board of directors for 19 years. He and his wife Sarah reside in the Onaway area, and have nine children. Jim has served as a pastor for the Community of Christ Church and is a member of the Masonic Lodge in Onaway. Jim is honored to serve the OCFCU members, and will continue to serve diligently for their benefit if re-elected.

**Tom Peterman -(Current Board Member)** has been a member of the OCFCU for over 35 years, and on the Board of Directors for the past five years. He and his wife Diane reside in the Onaway area, and have three children, and one grandchild. Tom has been employed by the U.S. Postal Service for 26 years. He is a board member for Lynn Street Manor, is an active member of the Onaway Sports Boosters, the United Methodist Church, and has coached high school sports.